DOCUMENT RESUME

ED 272 648 CE 039 032

TITLE	A Reading Skills Development Program for Adult Non-Readers. Featuring: Supplementary Graphics and Sound (Voice Tutorials). Volumes 1 and 2. The TRS-80 Computer Assisted Instruction Series for Adult Basic Education Students.
INSTITUTION	San Antonio State Hospital, Tex. Office of Education Services.
SPONS AGENCY	Texas Education Agency, Austin.
PUB DATE	83
NOTE	974p.; Five floppy disks, 24 audio cassettes, and 67 review cards not included here.
AVAILABLE FROM	Staff Development Coordinator, San Antonio State Hospital, P. O. Box 23310, San Antonio, TX 78223-0310 (Entire package: text, cards, software, and audiotapes--$53.25).
PUB TYPE	Guides - Classroom Use - Guides (For Teachers) (052)
EDRS PRICE	MF07/PC39 Plus Postage.
DESCRIPTORS	Adult Literacy; *Adult Reading Programs; *Computer Assisted Instruction; Context Clues; Decoding (Reading); Educational Objectives; *Functional Reading; Guidelines; Instructional Materials; Program Development; Program Implementation; *Reading Comprehension; *Reading Skills; Skill Development; Teaching Methods; Tutorial Programs; Vocabulary Development; Vocabulary Skills; Word Recognition; Word Study Skills
IDENTIFIERS	310 Project

ABSTRACT

This instructional manual consists of materials for use in implementing a computer-assisted instructional program in reading skills development for adult nonreaders. Discussed first are the project during which this instructional program and manual were developed and the goals of the computer-assisted beginning reading program, a major feature of which is the use of interactive graphics and sound (voice) tutorials. The next section of the guide includes a description of the major components of the program and detailed instructions for their use. These components are interactive graphic cards, five floppy disks for TRS-80 microcomputer, and 24 audiocassettes. Concluding the guide are 954 interactive graphic cards that are included in the program for the purpose of helping students develop skills in the following areas: forming compound words, plurals, and contractions; identifying root words, prefixes, suffixes, and possessives; dividing words into syllables; identifying and using various parts of speech; recognizing homonyms; discriminating between synonyms and antonyms; discovering context; using negatives; finding the main idea; recalling details; following sequences; following directions; locating answers; reading in context; drawing conclusions; inferring; identifying cause and effect; and predicting outcomes. (MN)

ED227264

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

✓ This document has been reproduced as received from the person or organization originating it.

☐ Minor changes have been made to improve reproduction quality.

- Points of view or opinions stated in this document do not necessarily represent official NIE position or policy.

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

D Culclasure

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

THE TRS-80® COMPUTER ASSISTED INSTRUCTION SERIES FOR ADULT BASIC EDUCATION STUDENTS

VOLUMES 1 and 2

A READING SKILLS DEVELOPMENT PROGRAM for ADULT NON-READERS

FEATURING:
SUPPLEMENTARY GRAPHICS AND SOUND (VOICE TUTORIALS)

SHELTERED EMPLOYMENT PRESS
SAN ANTONIO STATE HOSPITAL
BOX 23310 SAN ANTONIO, TEXAS 78223

CE 039 032

NOTES TO THE TEACHER CONCERNING THE

TRS-80 COMPUTER ASSISTED INSTRUCTION
READING DEVELOPMENT PROGRAM
FOR ADULT NON-READERS

NOTES TO THE TEACHER CONCERNING THE TRS-80 COMPUTER ASSISTED INSTRUCTION READING DEVELOPMENT PROGRAM FOR ADULT NON-READERS

BACKGROUND INFORMATION

IN 1982, THE SAN ANTONIO STATE HOSPITAL WAS AWARDED A SPECIAL PROJECT IN ADULT EDUCATION BY THE TEXAS EDUCATION AGENCY TO EXAMINE THE POTENTIAL THAT LOW-COST MICROCOMPUTERS MIGHT HOLD FOR IMPROVING ADULT BASIC EDUCATION SERVICES FOR THE MENTALLY HANDICAPPED STUDENT--SPECIFICALLY IN THE AREA OF HELPING FACILITATE DEVELOPMENT OF FUNCTIONAL LITERACY SKILLS. THE PARTICULAR LITERACY SKILLS AREA TARGETED FOR PROJECT CONSIDERATION INVOLVED IMPROVING READING COMPETENCIES, PARTICULARLY IN THE AREA OF COMPREHENDING WHAT IS READ. THE ASSUMPTION WAS THAT, IN TODAY'S SOCIETY, MOST ADULTS--EVEN THOUGH PERHAPS MENTALLY HANDICAPPED--WOULD NEVERTHELESS POSSESS RUDIMENTARY READING SKILLS, SUCH AS THE ABILITY TO RECOGNIZE AND MANIPULATE THE ALPHABET, USE OF ELEMENTARY PHONETIC ANALYSIS (CONSONANTS, BLENDS, DIGRAPHS VOWELS) AND MINIMAL COMPETENCE IN STRUCTURAL ANALYSIS (COMPOUND WORDS, CONTRACTIONS, PREFIXES, SUFFIXES, SYNONYMS AND ANTONYMS.) IT HAS BECOME INCREASINGLY APPARENT THAT THIS IS NOT THE CASE. THERE ARE MANY ADULTS--MENTALLY HANDICAPPED AND OTHERWISE, (SUCH AS THE VIETMAMESE REFUGEE POPULATION) WHO DO NOT POSSESS THE BASIC RUDIMENTARY SKILLS NEEDED TO PERMIT THEM TO BENEFIT FROM INSTRUCTIONAL PROGRAMS DESIGNED TO IMPROVE SUCH DIVERSE READING SKILLS AS THOSE INVOLVING COMPREHENSION, AWARENESS OF SEQUENCE, ABILITY TO REMEMBER DETAILS, ASSIMILATION OF MATERIAL IN ORDER, CONCENTRATION, AND SO ON. THE TRUTH OF THE MATTER IS THAT MANY ADULTS SIMPLY CANNOT READ AT ALL! THEY LACK THE ABILITY TO COMPREHEND EVEN THE SIGNIFICANCE OF LETTERS OF THE ALPHABET, HAVE LITTLE--IF ANY--UNDERSTANDING OF THE RELATIONSHIP BETWEEN THE SOUNDS WHICH MAKE UP THE ENGLISH LANGUAGE AND THE WAY THESE SOUNDS ARE REPRESENTED--IN PRINT AND SPEECH--BY MANIPULATION OF THE TWENTY-SIX LETTERS WHICH MAKE UP THE ENGLISH ALPHABET.

AS A RESULT OF WORKING WITH TRUE "NON-READING" ADULTS UNDER THE SPECIAL PROJECT REFERENCED ABOVE, THE PROJECT STAFF FOUND THAT COMMERCIALLY AVAILABLE SOFTWARE PROGRAMS FOR TEACHING READING SKILLS VIA THE MICROCOMPUTER INVARIABLY REQUIRE SOME DEGREE OF PREREQUISITE READING SKILLS AND PROFICIENCY IN USE OF THE LETTERS WHICH MAKE UP THE ALPHABET. THE REASON FOR THIS IS UNDERSTANDABLE. CONVENTIONAL COMPUTER ASSISTED INSTRUCTION MATERIALS DEAL ALMOST EXCLUSIVELY WITH THE DISPLAY OF PRINTED MEDIA--WORDS--ON THE STATIC COMPUTER DISPLAY SCREEN. THE LEARNER WHO IS WORKING WITH THE MICROCOMPUTER AS AN INSTRUCTIONAL AID MUST KNOW HOW TO READ--A PRIORI--BEFORE HE OR SHE CAN COMPREHEND THE INFORMATION WHICH IS BEING DISPLAYED BY THE MICROCOMPUTER ON THE ELECTRONIC SCREEN. TO THE NON-READING ADULT, THE ALPHABETIC SYMBOLS DISPLAYED--THOUGH THEY MAY BE INDEED ARRANGED IN ACCORDANCE WITH ACCEPTED DICTATES OF MORPHOLOGY, SYNTAX AND GRAMMAR--NEVERTHELESS REMAIN FOREIGN AND MEANINGLESS. WHY? BECAUSE, UNLIKE THE SITUATION ONE ENCOUNTERS IN A TYPICAL CLASSROOM TEACHING ENVIRONMENT, THE AVAILABLE COMPUTER ASSISTED INSTRUCTION SOFTWARE USED FOR DEVELOPING READING SKILLS DOES NOT PROVIDE SUPPLEMENTARY "EXTERNAL" CLU[illegible]ELP THE NON-READER ATTACH MEANING TO THE ALPHABETIC SYMBOLS HE OR SHE OBSERVES DISPLAYED ON THE MICROCOMPUTER'S ELECTRONIC SCREEN. THERE ARE NO REALISTIC PICTORIAL OR GRAPHIC REPRESENTATIONS AVAILABLE WITH SOFTWARE PROGRAMS USED WITH LOWER COST MICROCOMPUTERS TO SUGGEST, FOR EXAMPLE, THAT WHAT A CERTAIN ARRANGEMENT OF FIVE ALPHABETIC CHARACTERS SHOWN ON THE DISPLAY SCREEN REPRESENTS THE CONCEPT OF "APPLE." NOR ARE THERE PRESENTLY AVAILABLE WITH THESE SOFTWARE PROGRAMS VOICEIMPARTED "CLUES"--SUCH AS THE VERBAL DESCRIPTIONS OR EXPLANATIONS CONTRIBUTED BY THE TEACHER IN A REGULAR CLASSROOM SETTING--WHICH MIGHT HELP THE NON-READER ATTACH MEANING TO THE PARTICULAR ARRANGEMENT OF FIVE ALPHABETIC CHARACTERS JUST DISCUSSED WHICH MEAN "APPLE." THIS IS NOT TO SUGGEST--

IN ANY FASHION--THAT THE POTENTIAL INHERENT IN TODAY'S LOW-COST MICROCOMPUTER TECHNOLOGY CANNOT--NOR SHOULD NOT--BE USED TO DEVELOP BASIC READING SKILLS FOR THE NON-READING ADULT. THIS POTENTIAL CAN BE HARNESSED AND EXPLOITED FOR THE NONREADER BY EMPLOYING MORE SOPHISTICATED PROGRAMMING TECHNIQUES.

WHAT ADULT EDUCATORS ARE FACED WITH TODAY IS THE UNDENIABLE FACT THAT THE COMPUTER ASSISTED INSTRUCTION SOFTWARE PROGRAMS AVAILABLE ON AN "OFF-THE-SHELF" BASIS IN REALITY DO NOT TEACH THE NON-READER HOW TO READ, BUT AT BEST FUNCTION TO HELP THOSE INDIVIDUALS--WHO CAN ALREADY READ--IMPROVE THEIR EXISTING LEVEL OF READING SKILLS. THIS IS A VERY IMPORTANT DISTINCTION! WHAT IS NEEDED IN TODAY'S ADULT BASIC EDUCATION CLASSSROOMS IS A COMPUTER ASSISTED INSTRUCTION SOFTWARE PROGRAM, SUITABLE FOR USE WITH LOW-COST MICROCOMPUTERS, WHICH WILL EFFECTIVELY TEACH NON-READING ADULT BASIC EDUCATION STUDENTS HOW TO READ. THIS SOFTWARE PROGRAM NEEDS TO INCORPORATE IN ITS INSTRUCTIONAL APPROACH THE ADVANTAGES INHERENT IN THE CREATIVE USE OF SUPPLEMENTARY INTERACTIVE GRAPHIC ILLUSTRATIONS AND SOUND (VOICE) TUTORIAL SEQUENCES. FOR ONLY ONE COMPLEMENTED BY THE AVAILABILITY OF THESE ADDITIONAL INSTRUCTIONAL DIMENSIONS CAN A MICROCOMPUTER-BASED INSTRUCTIONAL APPROACH EVEN REMOTELY HOPE TO TEACH THE NON-READING ADULT STUDENT HOW TO READ.

A SPECIAL PROJECT IN ADULT EDUCATION WAS AWARDED TO THE SAN ANTONIO STATE HOSPITAL IN 1983, TO ADDRESS THIS CRUCIAL NEED. IT RESULTED IN THE AVAILABILITY OF A VALIDATED, MICROCOMPUTER-BASED READING SKILLS DEVELOPMENT SOFTWARE PROGRAM FOR THE NON-READER WHICH INCORPORATES THE USE OF INTERACTIVE GRAPHICS AND SOUND (VOICE) TUTORIALS INTO THE CONVENTIONALLY USED COMPUTER ASSISTED INSTRUCTION STRATEGY. THE OVERALL MICROCOMPUTER-BASED READING SKILLS SOFTWARE PROGRAM DEVELOPED CONSISTS OF THE FOLLOWING COMPONENTS:

NON-READERS THE ALPHABET AND USE OF THE MICROCOMPUTER KEYBOARD.* THIS COMPONENT WAS ESSENTIAL BECAUSE MANY ADULTS ARE UNABLE TO COMPREHEND THE SIGNIFICANCE OF THE LETTERS OF THE ALPHABET. MANY HAVE LITTLE, IF ANY, UNDERSTANDING OF THE RELATIONSHIPS BETWEEN THE SOUNDS WHICH MAKE UP THE ENGLISH LANGUAGE AND THE WAY THESE SOUNDS ARE REPRESENTED-IN PRINT AND SPEECH-BY MANIPULATION OF THE TWENTY-SIX LETTERS WHICH MAKE UP THE ENGLISH ALPHABET. THIS SOFTWARE COMPONENT, INTENDED TO FOSTER DEVELOPMENT OF THESE BASIC SKILLS FOR THE NON-READER IS FUNDAMENTAL TO ALL THE SOFTWARE PROGRAM COMPONENTS THAT FOLLOW. THE INTRODUCTORY COMPONENT IS MOST IMPORTANT BECAUSE--WITHOUT SKILLS IN RECOGNIZING THE LETTERS OF THE ALPHABET, MASTERING ASSOCIATED SOUNDS, AND GAINING COMPETENCE IN USE OF THE MICROCOMPUTER'S ALPHA-NUMERIC KEYBOARD--PROGRESS TOWARDS DEVELOPING COMPETENCE IN BUILDING WORDS, PHRASES, AND SENTENCES FROM THESE TWENTY-SIX LETTERS WILL BE IMPOSSIBLE, TO SAY NOTHING OF DEVELOPING HIGHER-ORDER COMPREHENSION SKILLS.

* SINCE A NUMBER OF COMPUTER ASSISTED INSTRUCTION SOFTWARE PROGRAMS ARE ALREADY COMMERCIALLY AVAILABLE FOR TEACHING THE ALPHABET AND THE KEYBOARD, IT WAS DECIDED TO USE THESE EXISTING RESOURCES RATHER THAN EXPENDING VERY LIMITED PROJECT RESOURCES TO "RE-INVENT THE WHEEL." THE FOLLOWING MICROCOMPUTER COURSEWARE PROGRAMS, MARKETED BY RANDOM HOUSE SCHOOL DIVISION, ARE GOOD CANDIDATES FOR CONSIDERATION.

(B) ONCE THE STUDENT HAS MASTERED THE TWENTY-SIX LETTERS OF THE ALPHABET AND THE MICROCOMPUTER KEYBOARD, HE OR SHE ADVANCES TO THE NEXT SOFTWARE COMPONENT. THIS COMPONENT WAS DESIGNED TO DEVELOP COMPETENCE IN USING THE TWENTY-SIX LETTERS OF THE ALPHABET TO MAKE UP APPROXIMATELY 500 WORDS, WHICH EXPERIENCE HAS HOWN CONSTITUTES ESSENTIAL ELEMENTS OF A SURVIVAL VOCABULARY. THIS SOFTWARE COMPONENT, USING MICRO-

COMPUTER CONTROLLED INTERACTIVE GRAPHICS AND AUDIO (VOICE) TUTORIALS LEADS TO DEVELOPMENT OF COMPETENCE IN DEALING WITH THE FORTY-THREE DIFFERENT SOUND COMBINATIONS THAT THE TWENTY-SIX LETTERS OF THE ALPHABET MAKE, AS THEY BUILD WORDS. WHILE THESE FORTY-THREE DIFFERENT SOUNDS MAKE UP THE 600,000 WORDS WHICH COMPRISE THE ENGLISH LANGUAGE, OUR CONCERN WAS WITH THE APPROXIMATELY 500 "SURVIVAL" WORDS EXPERIENCE REVEALED ARE ESSENTIAL FOR INDEPENDENT FUNCTIONING OF THE MENTALLY HANDICAPPED ADULT NON-READER.

COURSEWARE TITLE	STOCK NUMBER	FOR:
CUSTOMIZED ALPHABET DRILL	394-09632-0	MODEL III TRS-80, MICROCOMPUTER, 48K DISK DRIVE
ALPHABET KEYBOARD	394-09634-7	MODEL III TRS-80, MICROCOMPUTER, 48K DISK DRIVE
ALPHABET SEQUENCING AND ALPHABETIZING	394-09634-7	MODEL III TRS-80, MICROCOMPUTER, 48K DISK DRIVE

THE "SURVIVAL" WORDS DEALT WITH, CLOSELY CORRESPOND TO THOSE FOUND IN LEVELS 1 AND 2 OF THE STETSON READING-SPELLING VOCABULARY PROGRAM (RSVP), AND FRY'S NEW INSTANT WORD LIST, COMPOSED OF 300 WORDS, INTERJECTIONS, AND ARTICLES. IN THIS SOFTWARE COMPONENT, STRESS IS AFFORDED TO ACQUISITION OF FUNDAMENTAL SKILLS IN STRUCTURAL ANALYSIS AND SURVIVAL VOCABULARY DEVELOPMENT.

IN THE STRUCTURAL ANALYSIS PORTION OF THE COMPUTER ASSISTED INSTRUCTION PROGRAM, MICROCOMPUTER-CONTROLLED INTER-

TERACTIVE GRAPHIC AND SOUND (VOICE) TUTORIAL INSTRUCTIONAL SUPPLEMENTS ARE USED TO DEVELOP THE NON READING ADULT'S SKILLS IN THESE FUNDAMENTAL TASKS:

- FORMING COMPOUND WORDS
- FORMING PLURALS BY ADDING S AND ES
- FORMING PLURALS BY CHANGING Y TO I AND ADDING ES
- IDENTIFYING IRREGULAR PLURALS
- IDENTIFYING ROOT WORDS
- ADDING ING AND ED ENDINGS TO WORDS
- IDENTIFYING PREFIXES
- IDENTIFYING SUFFIXES
- FORMING CONTRACTIONS
- IDENTIFYING SINGULAR POSSESSIVE
- IDENTIFYING PLURAL POSSESSIVE
- COUNTING VOWEL SOUNDS AND SYLLABLES
- DIVIDING WORDS INTO SYLLABLE PATTERNS

IN THE VOCABULARY DEVELOPMENT PORTION OF THE COMPUTER ASSISTED INSTRUCTION PROGRAM, MICROCOMPUTER-CONTROLLED INTERACTIVE GRAPHICS AND SOUND (VOICE) TUTORIAL INSTRUCTIONAL SUPPLEMENTS ARE ALSO USED TO GUIDE THE ADULT NON-READER TOWARDS DEVELOPMENT OF HIS OR HER "SURVIVAL" VOCABULARY. ADDRESSING SUCH FUNDAMENTAL READING SKILLS AS:

- USING NOUNS
- RECOGNIZING VERBS
- IDENTIFYING ADJECTIVES
- INTRODUCING ADVERBS
- DETECTING PRONOUNS
- USING NEGATIVES
- DISCRIMINATING SYNONYMS AND ANTONYMS
- RECOGNIZING HOMONYMS
- WORKING WITH CONTRACTIONS
- DISCOVERING CONTEXT

AN ADDITIONAL COMPUTER ASSISTED INSTRUCTION COMPONENT WAS DEVELOPED TO IMPROVE THE NON-READING STUDENT'S COMPREHENSION SKILLS, PERMITTING HIM OR HER TO PUT TO PRACTICE THE BASIC READING COMPETENCIES DEVELOPED BY COMPLETING THE EARLIER MENTIONED PROGRAM COMPONENTS. PRACTICE IS PROVIDED IN SUCH TASKS AS:

FINDING THE MAIN IDEA
RECALLING DETAILS
FOLLOWING SEQUENCE
FOLLOWING DIRECTIONS
LOCATING ANSWERS
READING IN CONTEXT
DRAWING CONCLUSIONS
INFERRING
IDENTIFYING CAUSE AND EFFECT
PREDICTING OUTCOMES

THE MICROCOMPUTER-CONTROLLED INTERACTIVE GRAPHICS AND SOUND (VOICE) TUTORIAL APPROACH USED HELP INSURE IMMEDIATE AND CONTINUED STUDENT-INVOLVEMENT. THIS IN TURN PROMOTES A HIGH LEVEL OF MOTIVATION. THE INSTANT CORRECTION AND REINFORCEMENT TECHNIQUE THE SYSTEM EMPLOYS HELPS ELIMINATE FRUSTRATION, HELPS BUILD POSITIVE LEARNING ATTITUDES, AND HELPS INSURE SUCCESS IN DEVELOPING THE STUDENT'S "SURVIVAL" READING SKILLS CAPABILITY.

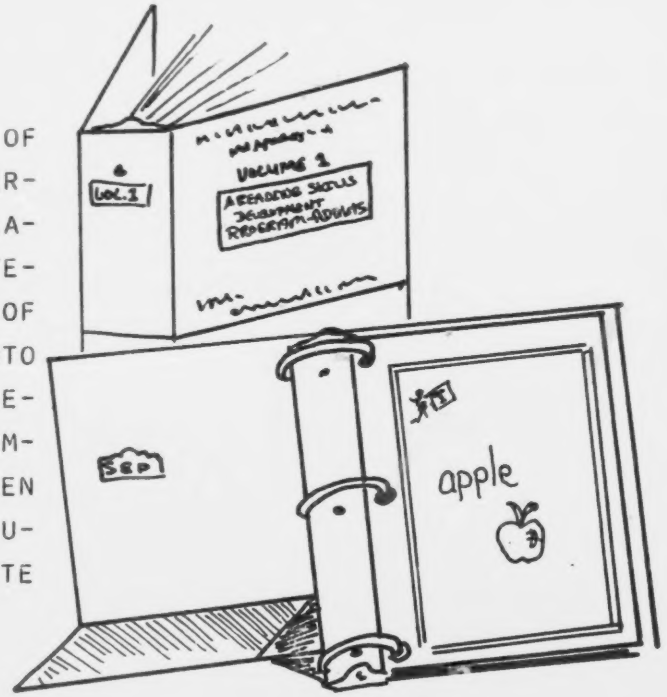
ONCE THE NON-READING ADULT HAS DEMONSTRATED APPROPRIATE MASTERY OF THE READING COMPREHENSION SKILLS LISTED ABOVE, HE OR SHE ADVANCES TO THAT PART OF THE PROGRAM DESIGNED TO DEVELOP FUNCTIONAL SKILLS IN READING REAL-LIFE "SURVIVAL-ESSENTIAL" MATERIALS. THIS PROGRAM COMPONENT LEADS TO MASTERY OF THE BASIC VOCABULARY ELEMENTS WITH WHICH THE ADULT NON-READER WILL HAVE TO DEAL ON A DAILY BASIS, IN "REAL-LIFE."

DESCRIPTION OF PROGRAM COMPONENTS

THE COMPUTER ASSISTED INSTRUCTION PROGRAM DEVELOPED FOR ADULT NON-READERS CONSISTS OF THESE THREE COMPONENTS:

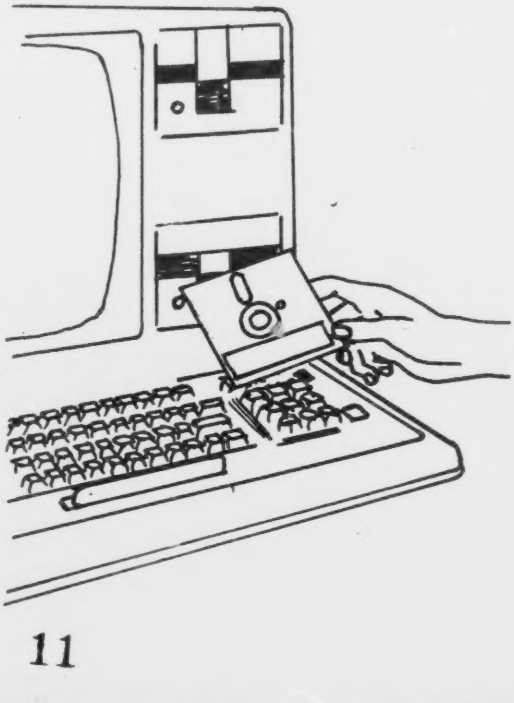
COMPONENT 1

THIS COMPONENT CONSISTS OF TWO VOLUMES OF 1,021 INTERACTIVE GRAPHIC CARDS (OR PLATES) WHICH ARE DESIGNED TO INTEGRATE VISUAL REPRESENTATIONS OF CONTENT BEING PRESENTED INTO THE INSTRUCTIONAL SEQUENCE BEING PRESENTED VIA THE MICROCOMPUTER'S VISUAL DISPLAY SCREEN AND THE ACCOMPANYING AUDIO TUTORIALS DELIVERED BY CASSETTE RECORDER.


VOL.1
VOLUME 2
A READING SKILLS DEVELOPMENT PROGRAM-ADULTS
SEP
apple

COMPONENT 2

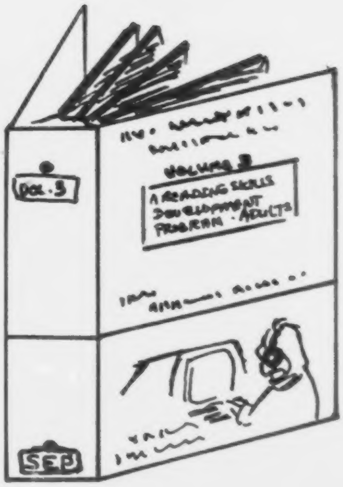
THIS COMPONENT CONSISTS OF FIVE 5¼" FLOPPY DISKS. THESE DISKS CONTAIN THE COMPUTER ASSISTED INSTRUCTION SOFTWARE WHICH FUNCTIONS TO INTEGRATE THE OVERALL INSTRUCTIONAL SYSTEM AND MAKE IT "WORK." A MODEL III TRS-80 MICROCOMPUTER WITH A DISK DRIVE AND MINIMUM 48K RAM IS RECOMMENDED FOR USE WITH THE PROGRAM. WHILE DISK OPERATED MODEL III'S HAVING LESS MEMORY CAN ACCOMMODATE THE SOFTWARE PROGRAM COMPONENT, THEY MAY NOT BE

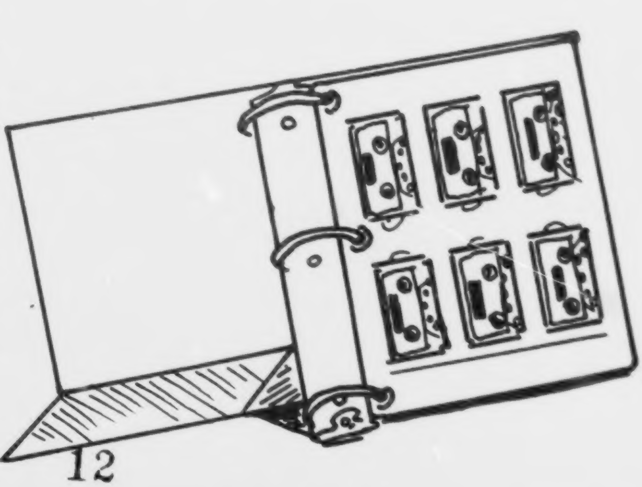


ABLE TO ACCOMMODATE THE COMMERCIALLY AVAILABLE SOFTWARE PROGRAMS REFERENCED EARLIER FOR DEVELOPING COMPETENCE IN USING THE ALPHABET AND THE MICROCOMPUTER KEYBOARD.

COMPONENT 3

THIS COMPONENT CONSISTS OF 24 AUDIO CASSETTES. THESE CASSETTES CONTAIN THE INTERACTIVE SOUND (VOICE) TUTORIALS DESIGNED TO SUPPLEMENT THE MATERIAL PRESENTED ON THE MICROCOMPUTER'S STATIC DISPLAY SCREEN AND IN THE SERIES OF GRAPHIC CARDS (OR PLATES) PREPARED TO PRESENT AMPLIFYING VISUAL INFORMATION CONCERNING WHATEVER CONCEPT IS BEING DEVELOPED AT THE MOMENT. THE AUDIO CASSETTES ARE PLAYED ON THE STANDARD TRS-80 AUDIO CASSETTE RECORDER DEVELOPED FOR USE WITH THE TRS-80 MODEL III MICROCOMPUTER. USERS SHOULD BE AWARE THAT AT THIS STAGE IN TECHNOLOGY DEVELOPMENT, SOME DIFFICULTY WILL BE EXPERIENCED IN KEEPING THE AUDIO TAPES IN SYNCHRONIZATION WITH THE MICROCOMPUTER SOFTWARE PROGRAM. THIS IS DUE TO SUCH TROUBLESOME VARIABLES AS AUDIO CAS-


VOL. 3
VOLUME 3
A READING SKILLS DEVELOPMENT PROGRAM · ADULTS
SEP



SETTE TAPE "STRETCH," MINOR ELECTRICAL SUPPLY FLUCTUATIONS THAT INFLUENCE RECORDER TAPE SPEED; AND IDIOSYNCRATIC DIFFERENCES IN VARIOUS CASSETTE RECORDERS WHICH TEND TO "ACCUMULATE" IN TERMS OF EFFECT AND TO THUS "THROW OFF" SYCNCHRONIZATION OF THE TUTORIAL AUDIO TAPE AND THE MICROCOMPUTER PROGRAM. UNTIL TECHNOLOGY SOLVES THIS BOTHERSOME PROBLEM, THE TEACHER WILL NEED TO GET THE COMPONENTS "BACK IN SYNC" FROM TIME TO TIME. TECHNOLOGICAL DEVELOPMENTS ARE PROCEEDING RAPIDLY, WHICH PROMISE TO DEAL EFFECTIVELY WITH PREVENTION OF THE SYNCHRONIZATION DIFFICULTY.

HOW THE VARIOUS COMPONENTS ARE USED

1. CONNECT CASSETTE CABLE TO THE BACK OF THE COMPUTER.

2. INSERT APPROPRIATE CASSETTE TAPE. REWIND TAPE TO BEGINNING.

3. INSERT SMALLEST GRAY PLUG ON CASSETTE CABLE IN SMALL OPENING ON CASSETTE PLAYER LABLED "MIC." NONE OF THE OTHER PLUGS SHOULD BE INSERTED IN CASSETTE PLAYER.

4. TURN COMPUTER ON.

5. INSERT DISK IN DRIVE "0" WITH THE LABEL FACING UP.

6. PRESS RESET BUTTON.

7. ANSWER DATE PROMPT.

8. IF YOU DO NOT WANT TO ANSWER THE TIME PROMPT, JUST PRESS THE ENTER KEY.

9. THEN TYPE THE WORD "BASIC" AND PRESS THE ENTER BUTTON.

10. PRESS ENTER WHEN FILE PROMPT APPEARS.

11. PRESS ENTER WEHEN THE MEMORY PROMPT APPEARS.

12. TYPE: RUN "MENU".

13. YOU WILL THEN SEE A MENU SHOWING THE PROGRAMS ON THE DISK.

14. PRESS THE NUMBER THAT CORRESPONDS TO THE LESSON YOU WANT TO SEE.

15. YOU WILL THEN BE ASKED TO CHECK THAT THE CASSETTE LESSON IS THE SAME AS THE CAI LESSON.

16. THE TEACHER IS ASKED TO FILL IN THE STUDENT'S FIRST NAME AND THEN PRESS THE ENTER KEY.

17. THE PROGRAM WILL THEN BE READY FOR THE STUDENT TO WORK ON.

18. THE STUDENT NEEDS TO PRESS THE PLAY BUTTON ON THE RECORDER AND THEN THE NUMBER 1 ON THE COMPUTER.

19. AFTER THIS THE LESSON WILL BEGIN.

20. A SCORE WILL BE GIVEN AT THE END OF THE LESSON.

LISTING OF INDIVIDUAL LESSONS AND DESCRIPTION OF HOW THEY CAN BE "CALLED UP"

```
                           M E N U
****************************************************************
1 = LESSON 1 (CARDS 1-30)          6 = LESSON 6 (CARDS 168-202)
2 = LESSON 2 (CARDS 31-62)         7 = LESSON 7 (CARDS 203-241)
3 = LESSON 3 (CARDS 63-90)         8 = LESSON 8 (CARDS 242-274)
4 = LESSON 4 (CARDS 91-133)        9 = LESSON 9 (CARDS 275-322)
5 = LESSON 5 (CARDS 134-167)      10= LESSON 10 (CARDS 323-362)
****************************************************************
```

NOTE TO TEACHERS:

> PLEASE INDICATE WHICH LESSON YOU NEED LOADED BY TYPING THE NUMBER THAT CORRESPONDS TO THE LESSON YOU WANT LOADED. THEN PRESS THE ENTER KEY.

```
                           M E N U
****************************************************************
11= LESSON 11 (CARDS 361-398)  17= LESSON 17 (CARDS 524-546)
12= LESSON 12 (CARDS 399-422)  18= LESSON 18 (CARDS 547-569)
13= LESSON 13 (CARDS 423-446)  19= LESSON 19 (CARDS 570-593)
14= LESSON 14 (CARDS 447-495)  20= LESSON 20 (CARDS 594-624)
15= LESSON 15 (CARDS 476-495)  21= LESSON 21 (CARDS 625-648)
16= LESSON 16 (CARDS 496-523)  22= LESSON 22 (CARDS 649-671)
****************************************************************
```

NOTE TO TEACHERS:

Please indicate which lesson you need loaded by typing the number that corresponds to the lesson you want loaded. Then press the ENTER key.

```
                         M E N U
***********************************************************
23= LESSON 23 (cards 672-688)  28= LESSON 28 (cards 778-789)
24= LESSON 24 (cards 689-714)  29= LESSON 29 (cards 790-811)
25= LESSON 25 (cards 715-732)  30= LESSON 30 (cards 812-822)
26= LESSON 26 (cards 733-745)  31= Lesson 31 (cards 823-832)
27= LESSON 27 (cards 746-777)  32= LESSON 32 (cards 833-857)
************************************************************
```

NOTE TO TEACHERS:

Please indicate which lesson you need loaded by typing the number that corresponds to the lesson you want loaded. Then press the ENTER key.

```
                         M E N U
************************************************************
33= LESSON 33 (cards 858-867)  38= LESSON 38 (cards 909-913)
34= LESSON 34 (cards 868-891)  39= LESSON 39 (cards 914-924)
35= LESSON 35 (cards 892-897)  40= LESSON 40 (cards 925-929)
36= LESSON 36 (cards 898-904)  41= LESSON 41 (cards 930-954)
37= LESSON 37 (cards 905-908)
************************************************************
```

NOTE TO TEACHERS:

Please indicate which lesson you need loaded by typing the number that corresponds to the lesson you want loaded. Then press the ENTER key.

MENU

****

1 = REVIEW PART 1 (CARDS 1-12)
2 = REVIEW PART 2 (CARDS 13-26)
3 = REVIEW PART 3 (CARDS 27-38)
4 = REVIEW PART 4 (CARDS 39-48)
5 = REVIEW PART 5 (CARDS 49-57)
6 = REVIEW PART 6 (CARDS 58-67)

****

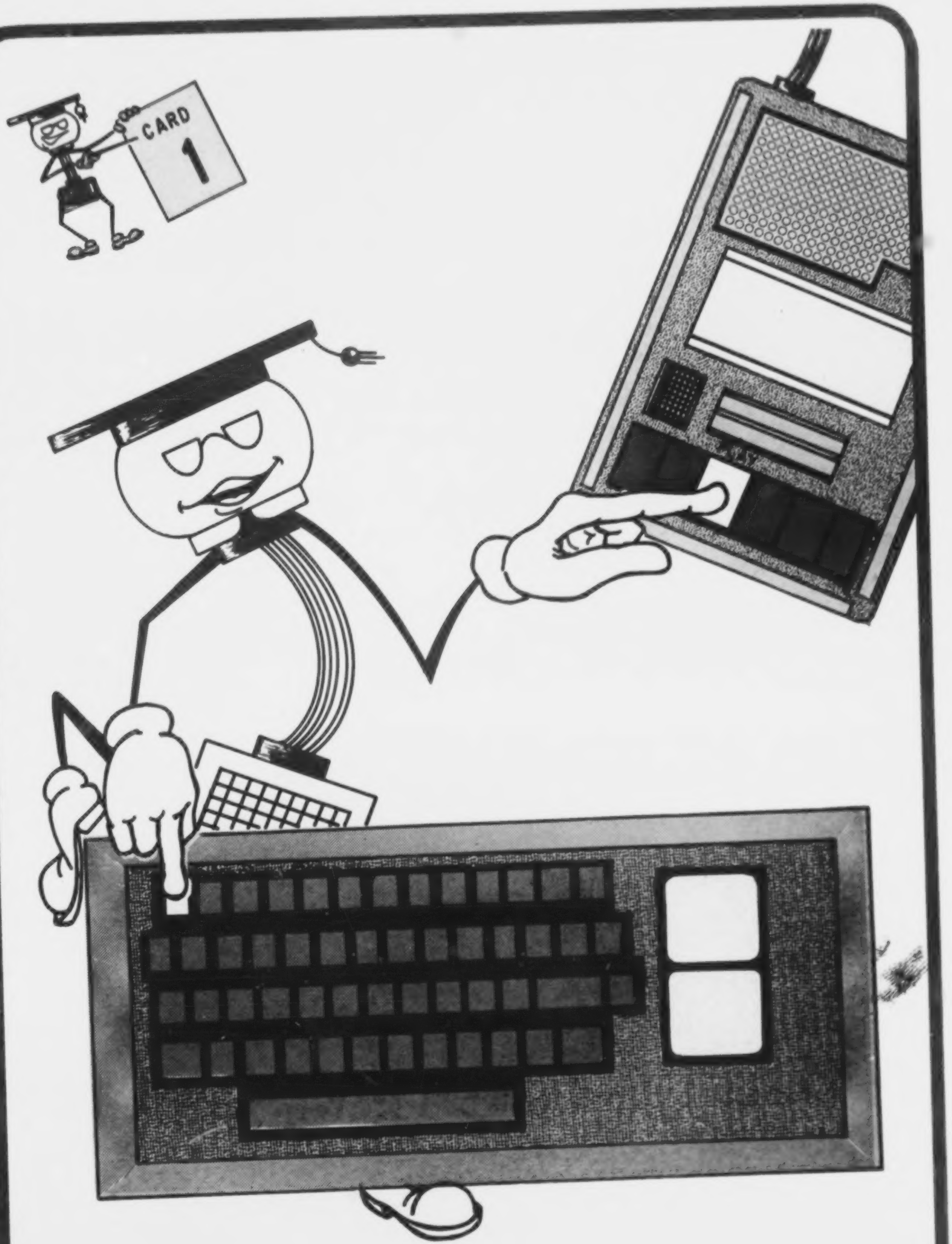
NOTE TO TEACHERS:

PLEASE INDICATE WHICH LESSON YOU NEED LOADED BY TYPING THE NUMBER THAT CORRESPONDS TO THE LESSON YOU WANT LOADED. THEN PRESS THE ENTER KEY.

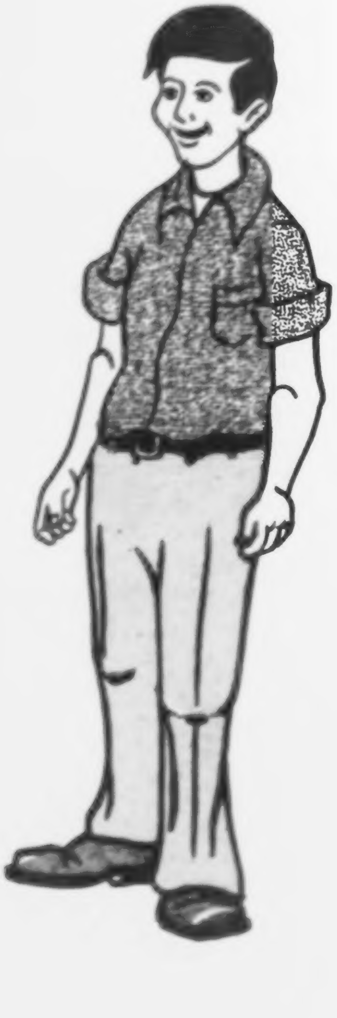
WHAT TO DO WHEN THE NARRATIVE (AUDIO) MATERIAL GETS "OUT OF SYNCHRONIZATION"

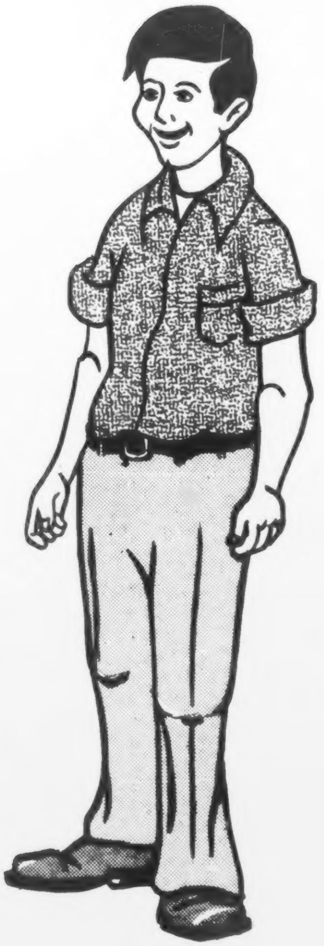
1. REMOVE GRAY PLUG FROM ITS POINT OF INSERTION IN THE CASSETTE RECORDER AND:
    - A. LET THE TAPE RECORDER PLAY UP TO APPROPRIATE PLACE, OR
    - B. REWIND OR FAST FORWARD THE TAPE TO THE APPROPRIATE PLACE.

2. REINSERT THE GRAY PLUG AND CONTINUE WITH THE LESSON.

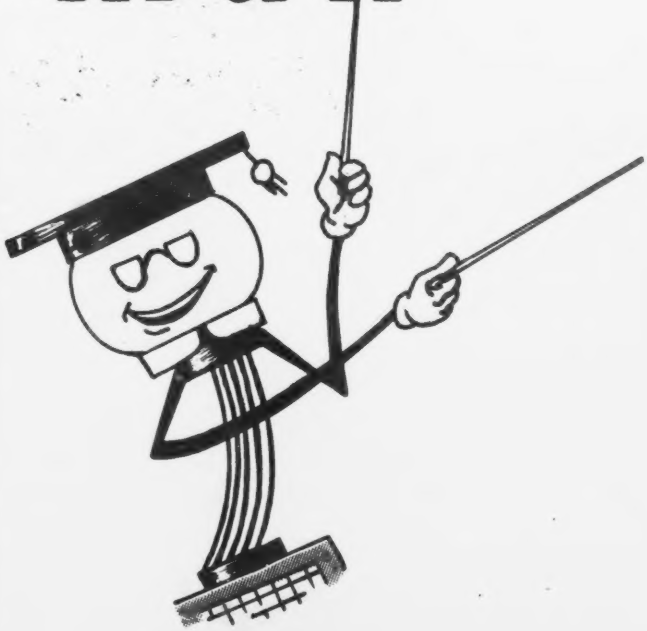

CARD
1

MAN

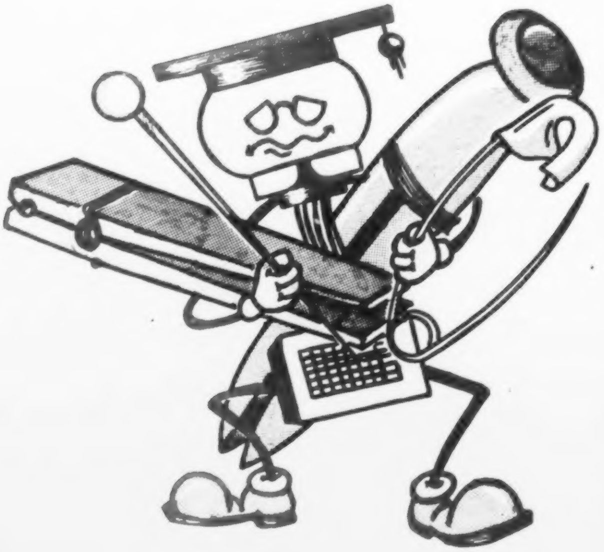




man



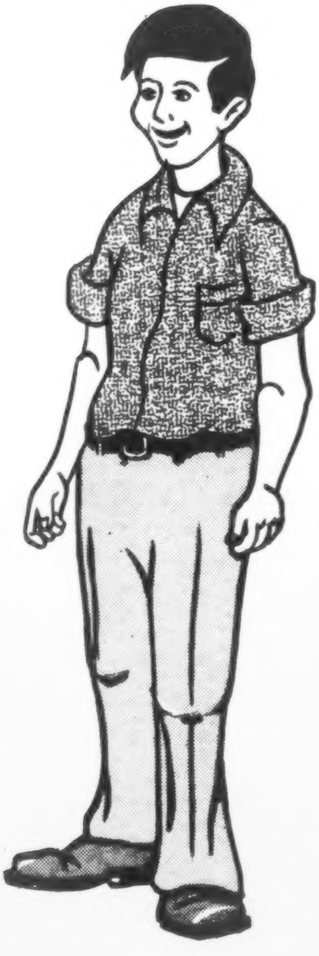
PIN

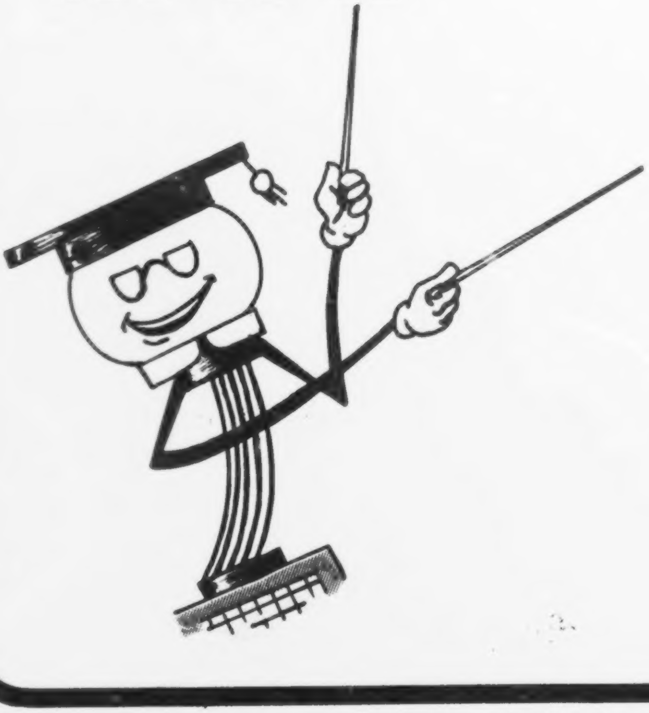


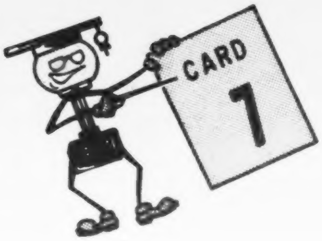
pin

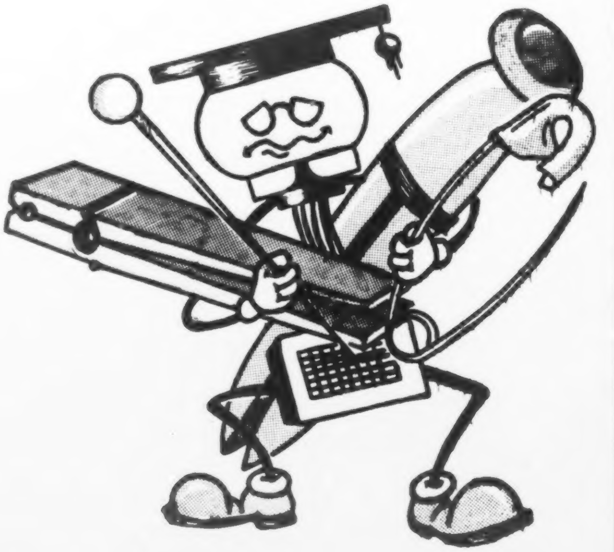
MAN =

man =

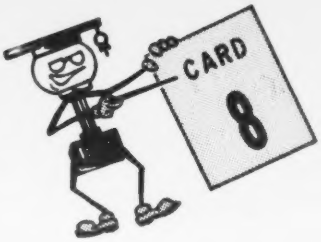






PIN = 

pin =



A B C D E F G

a b c d e f g

H I J K L M N

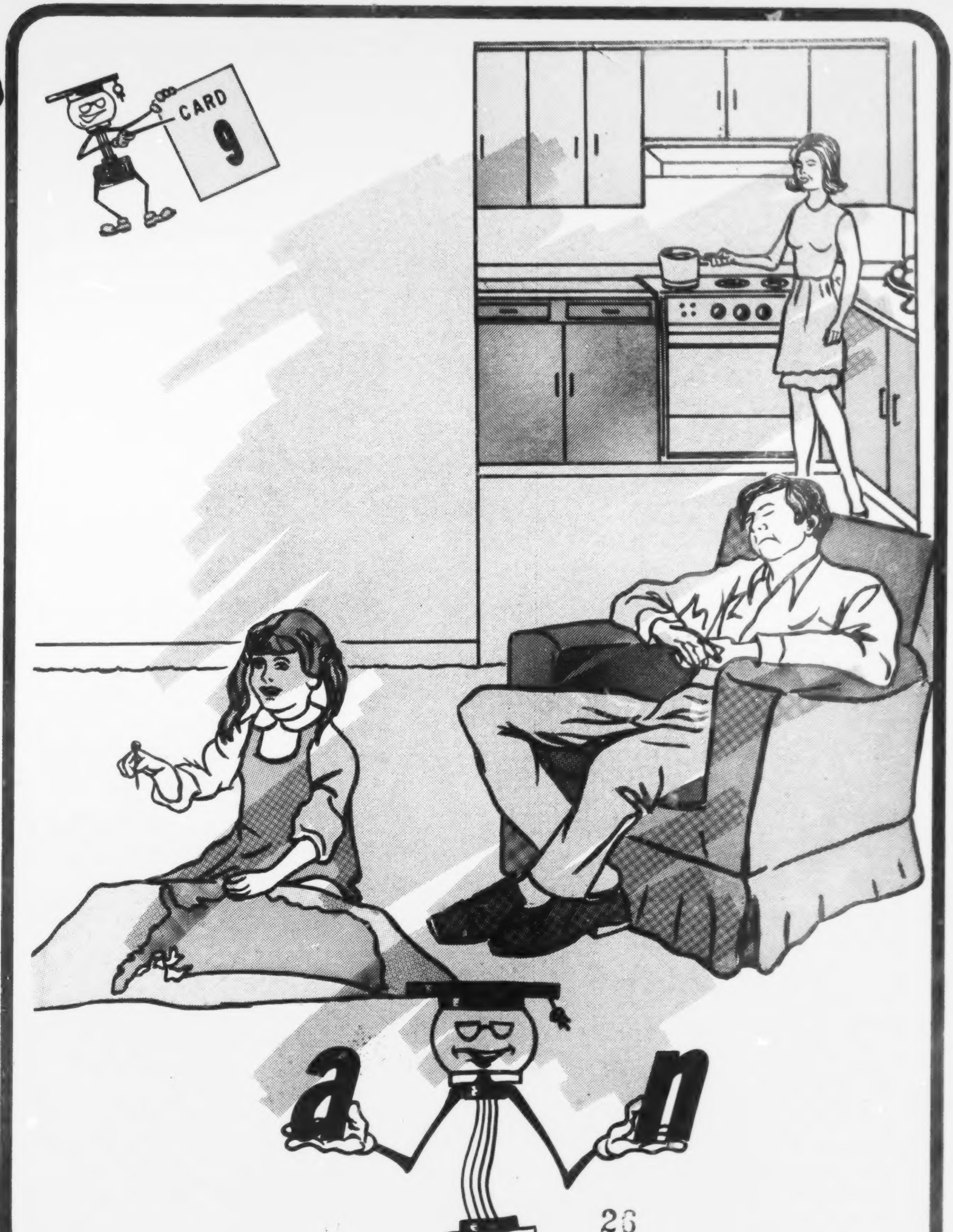
h i j k l m n

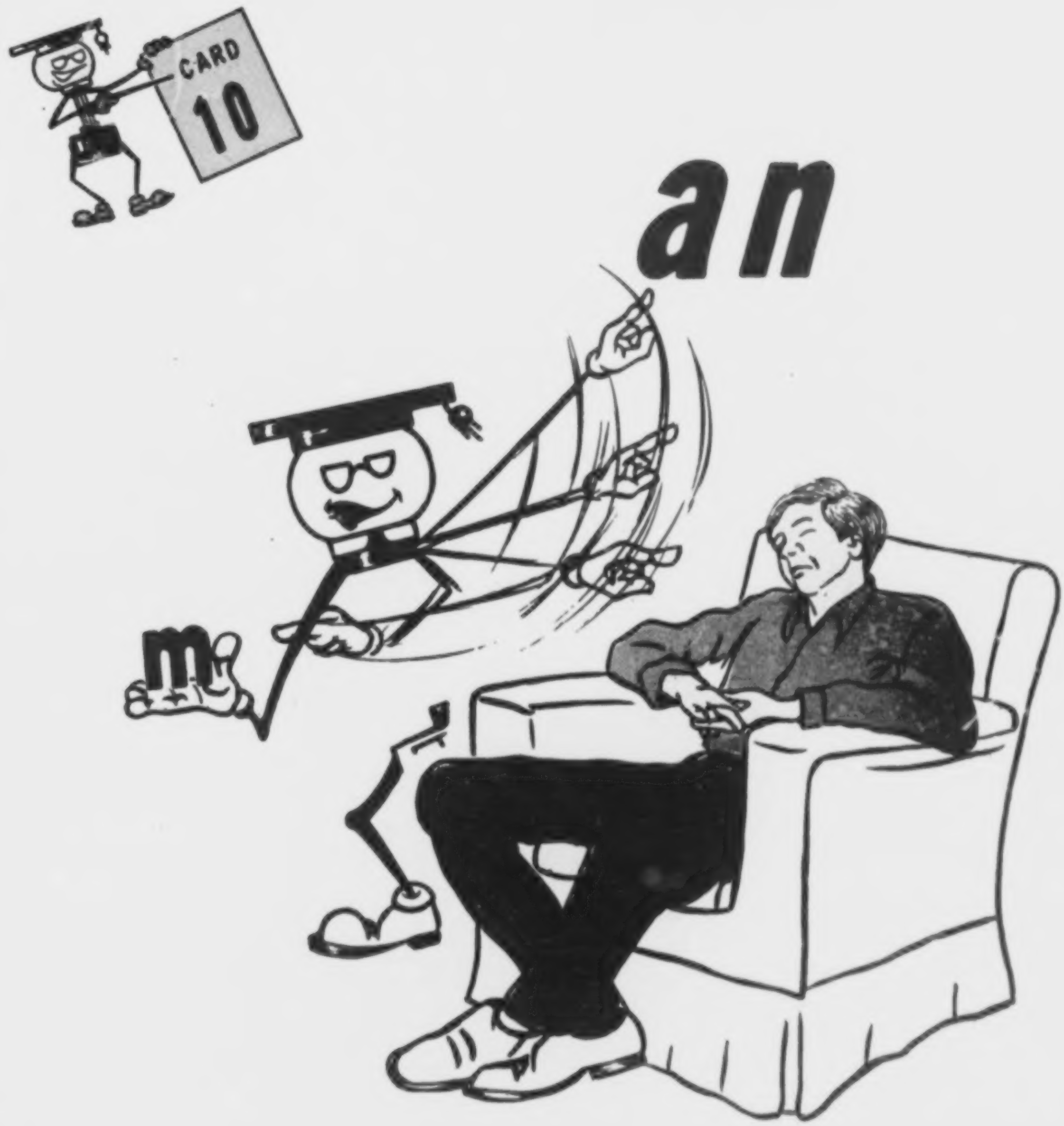
O P Q R S T U

o p q r s t u

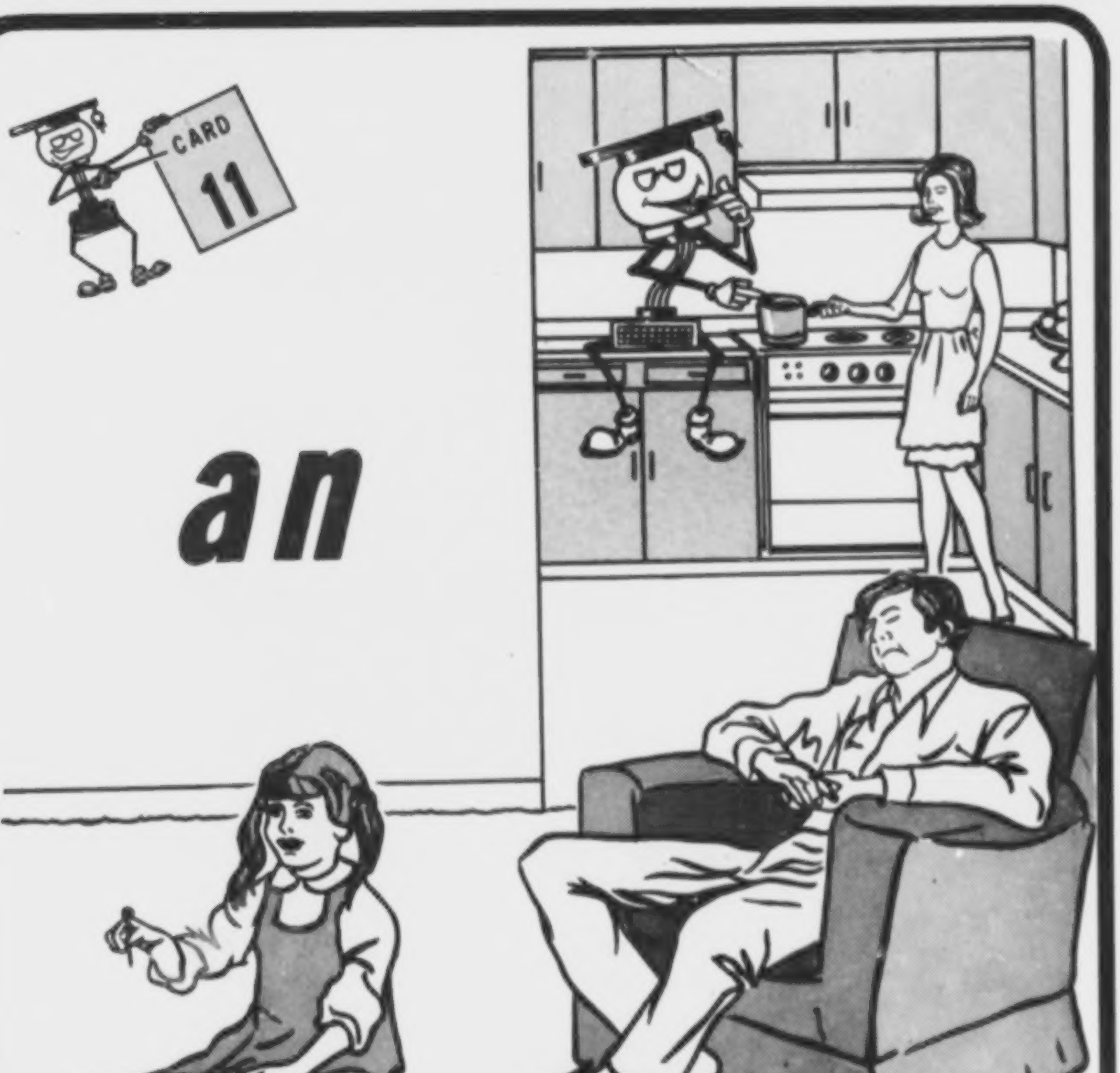
V W X Y Z

v w x y z


CARD
9
a
n

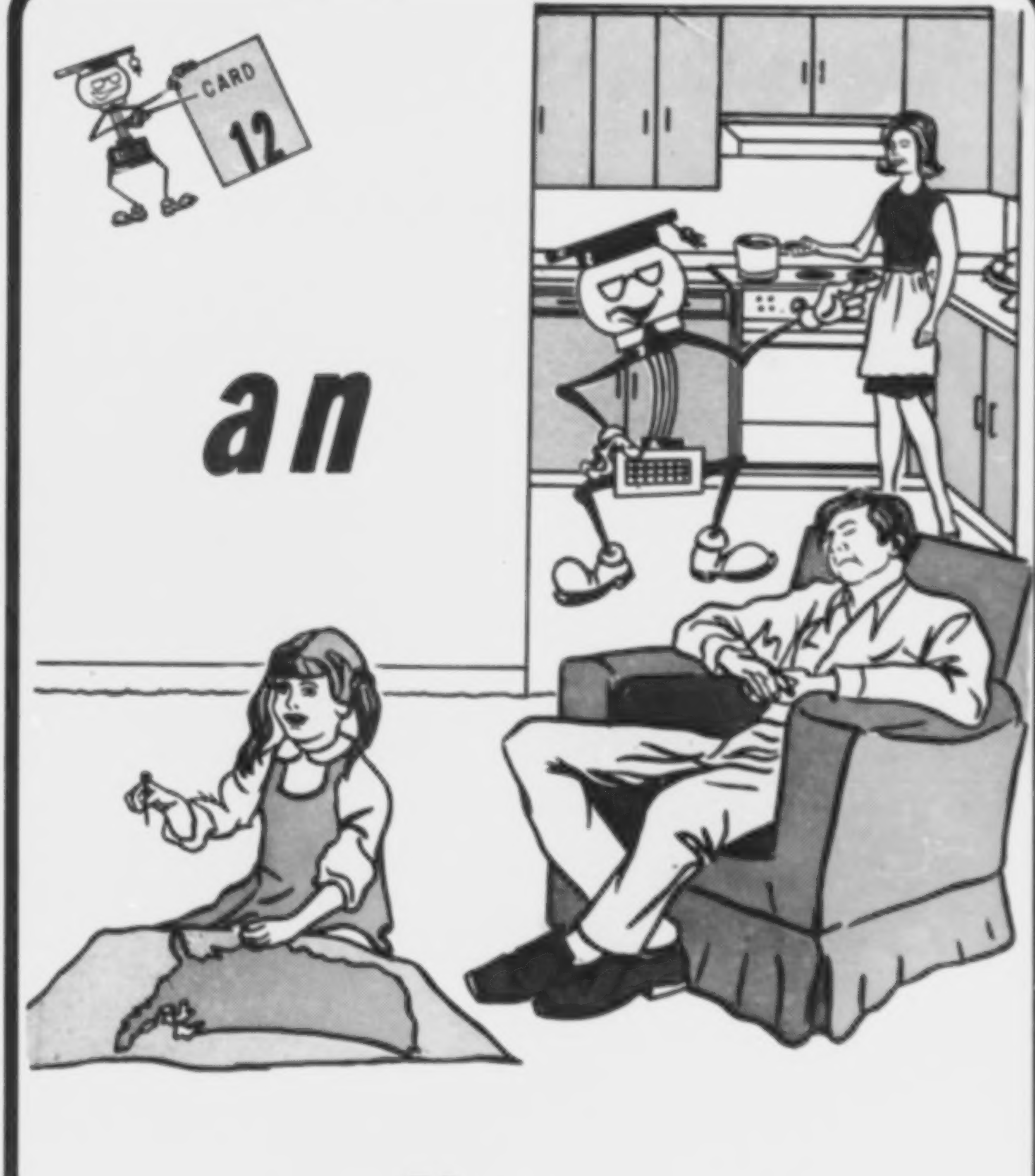


man



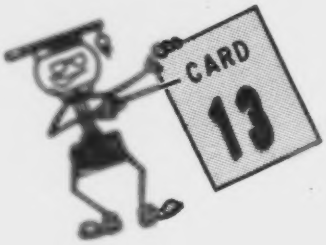
an

pan

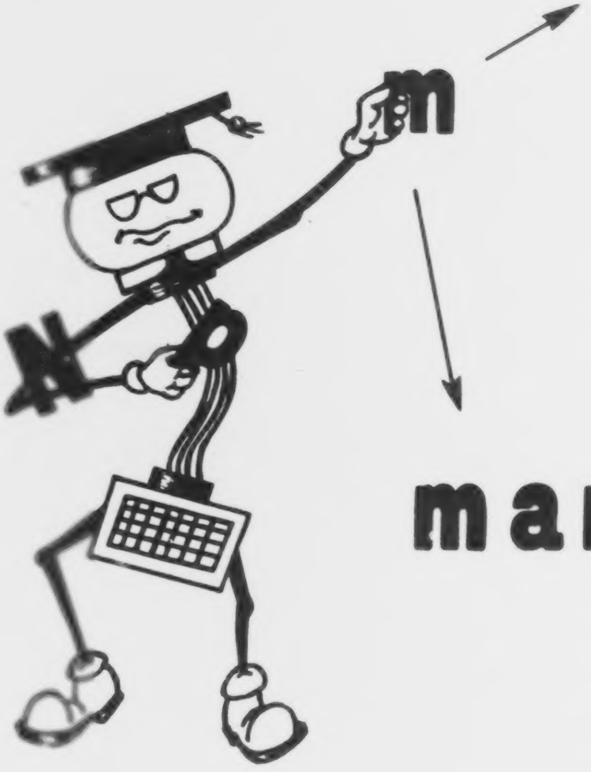


an

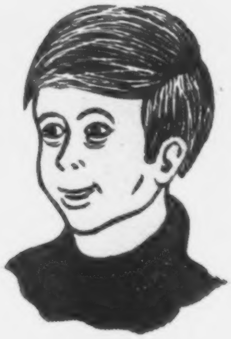
Nan



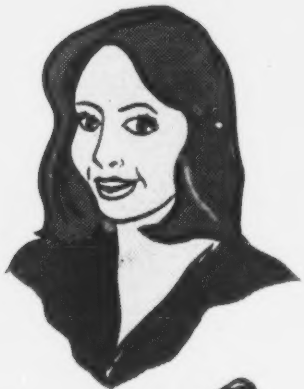
an



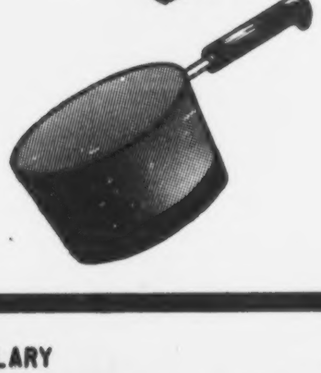
man

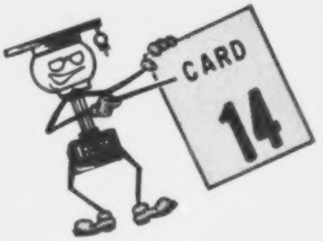


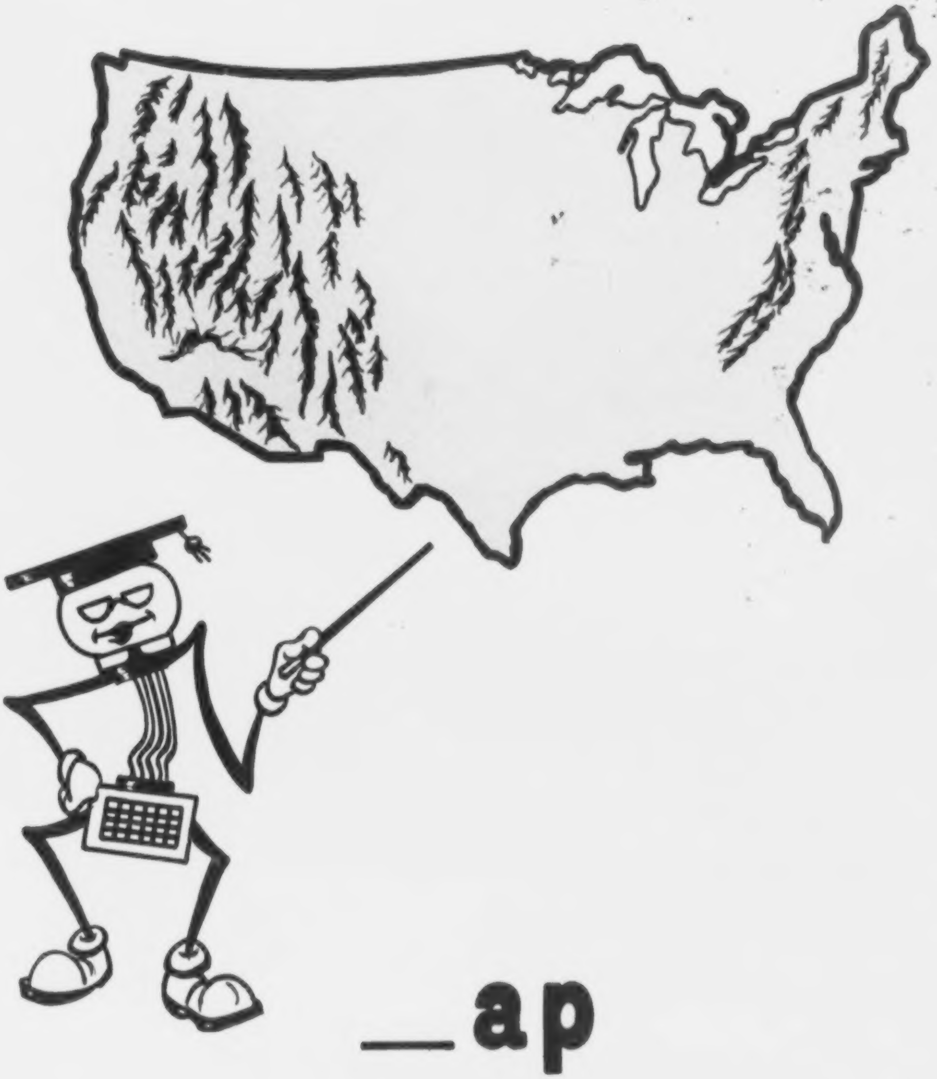
Nan



pan

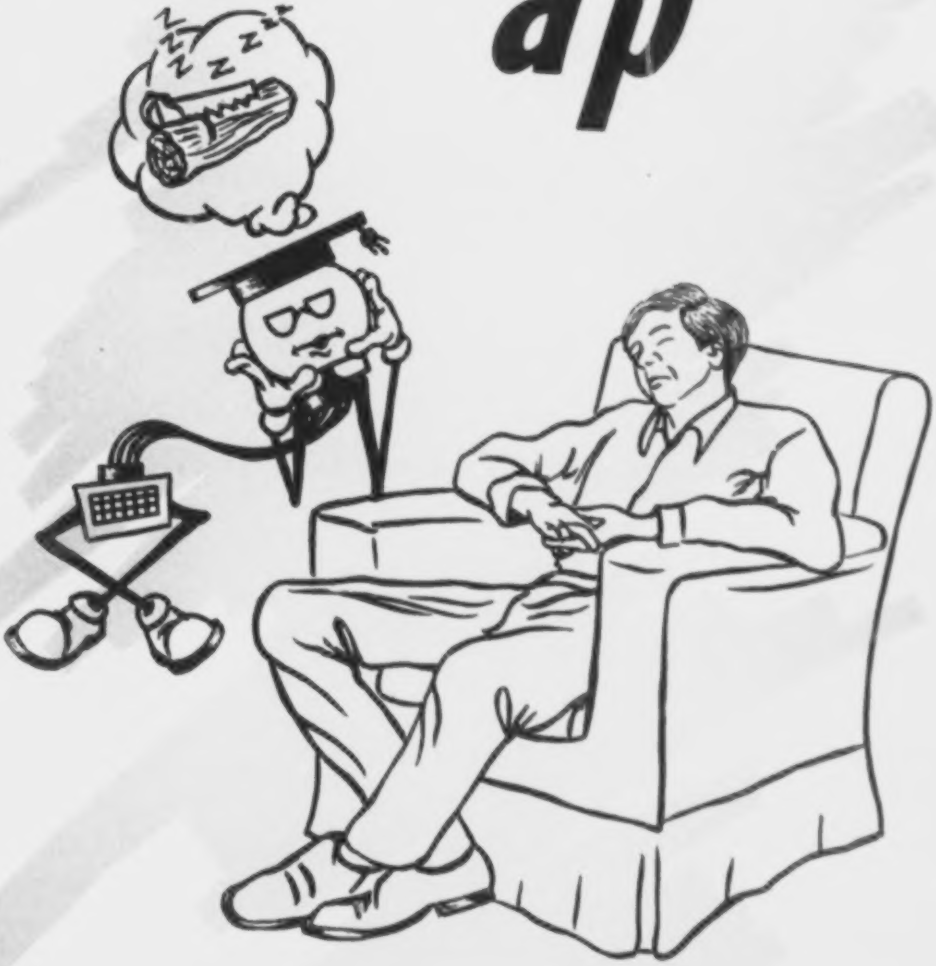






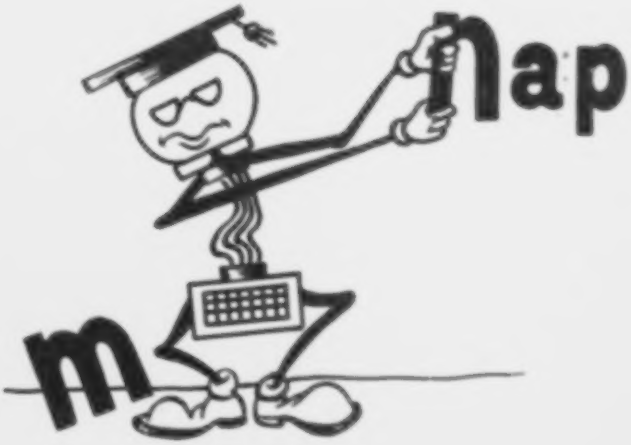
__ap

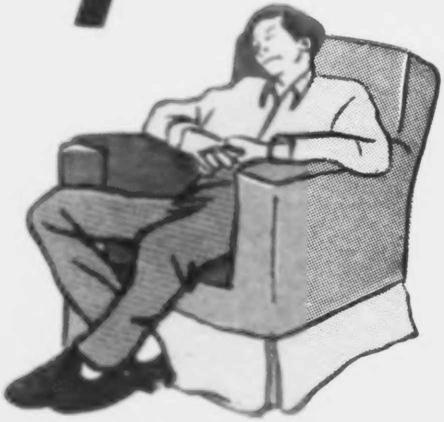
ap

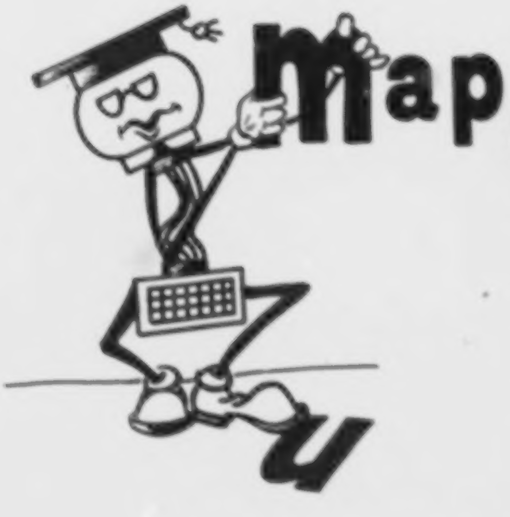


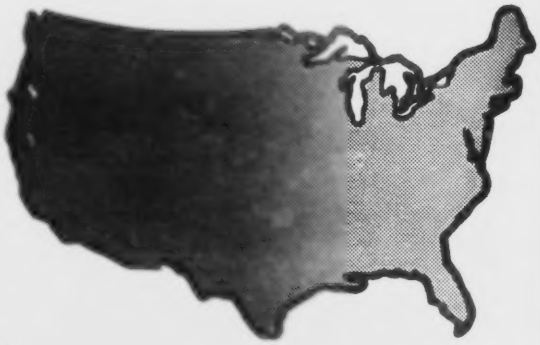
nap

ap

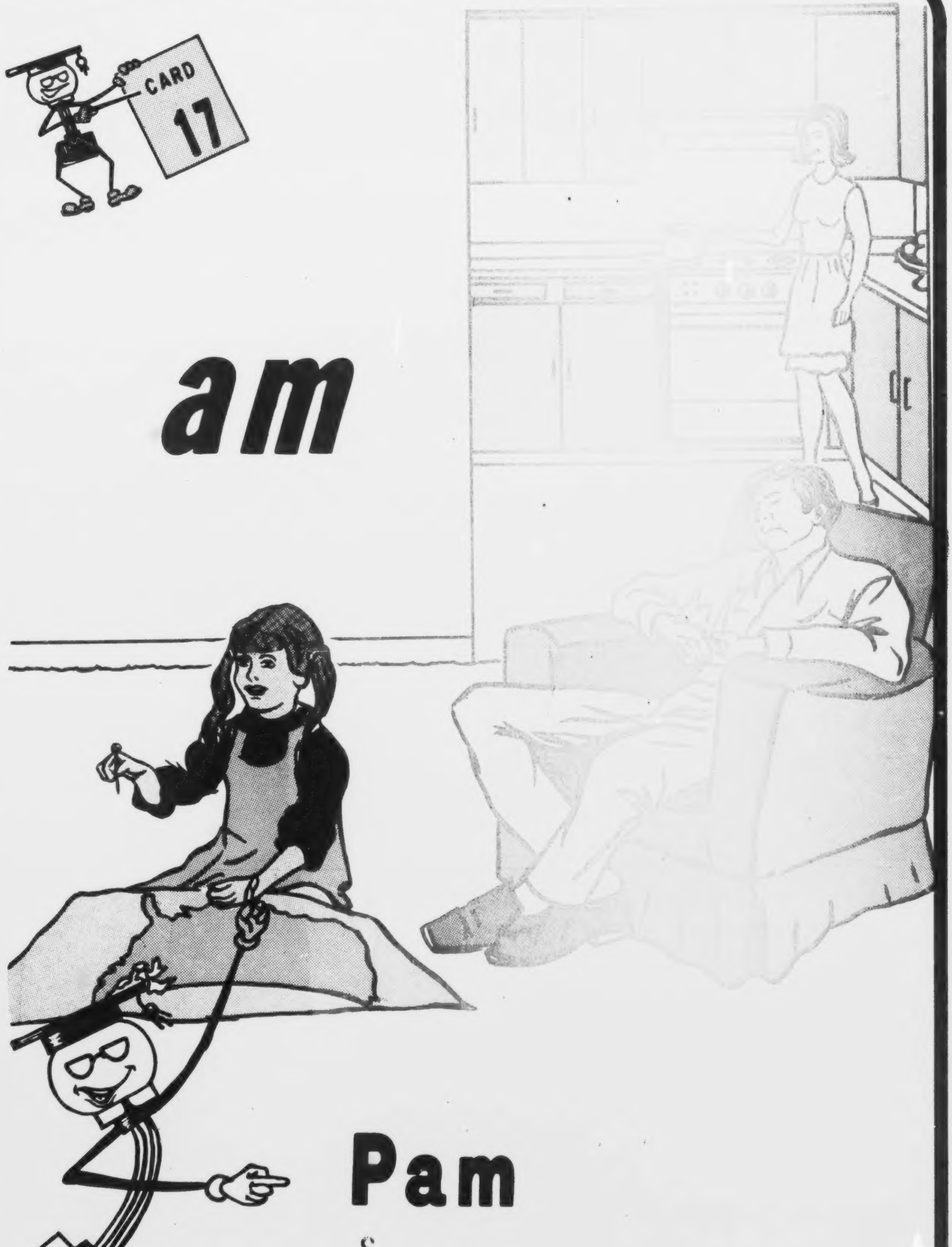




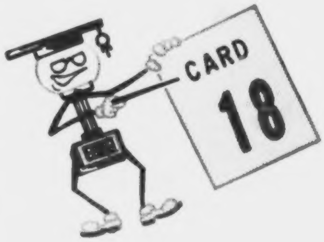




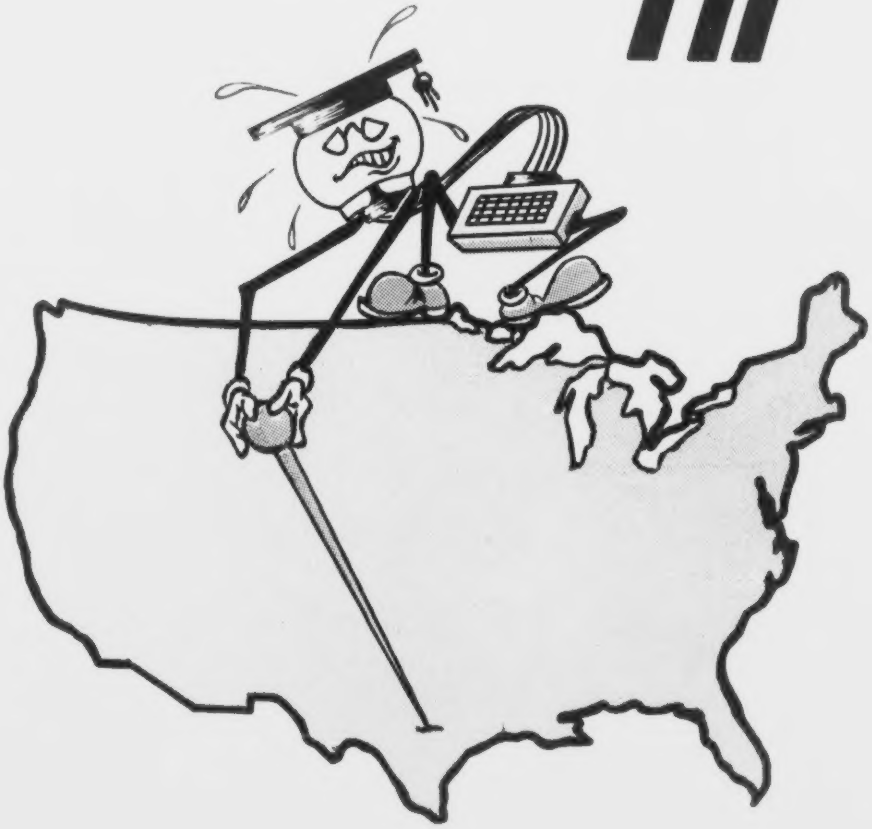
am



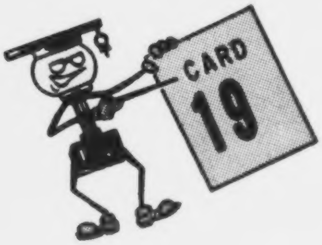
Pam

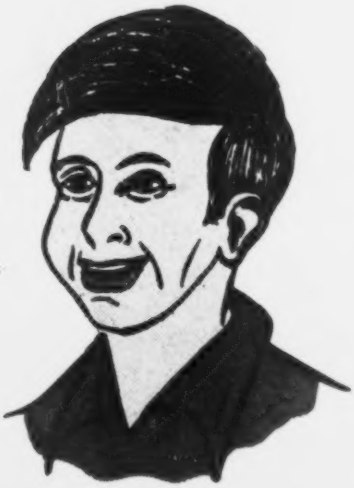


in



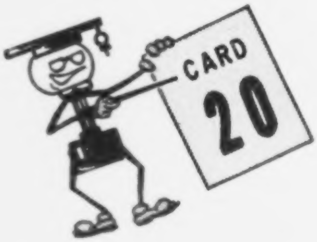
pin

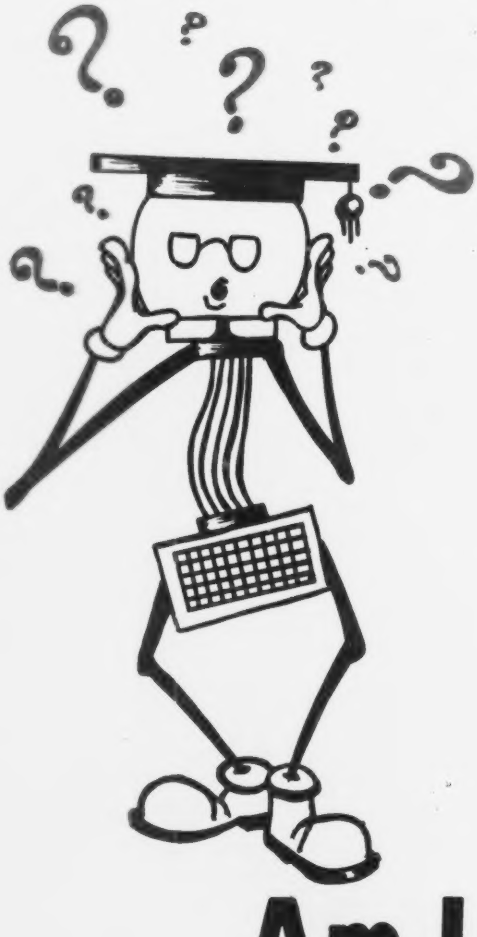


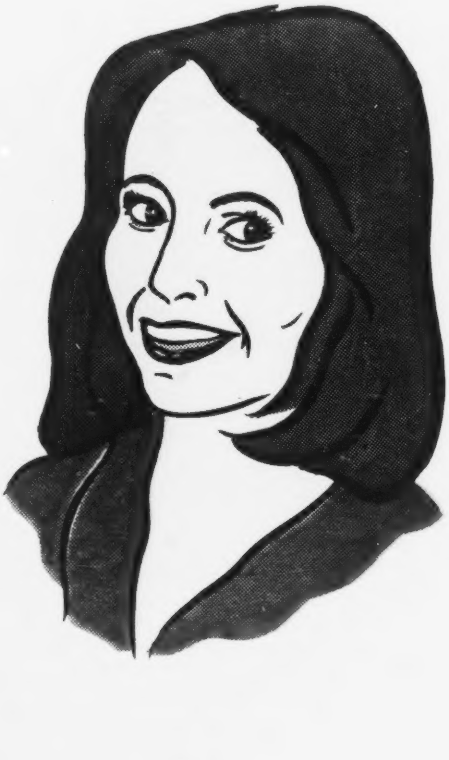


Am I a man?

I am a man.

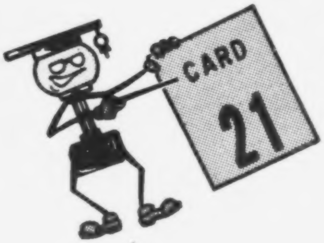


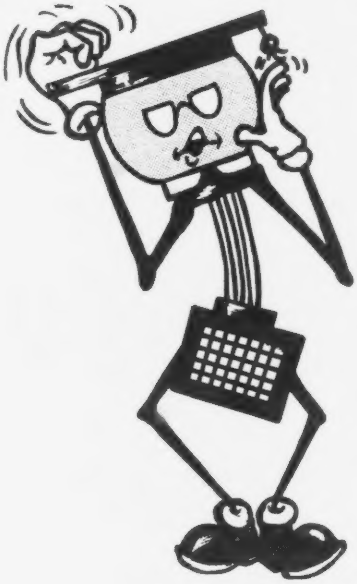


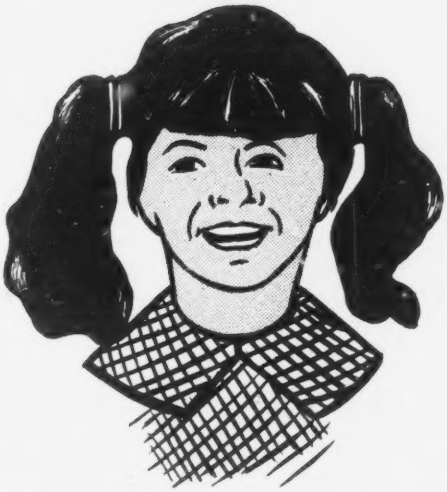


Am I Nan ?

I am Nan .

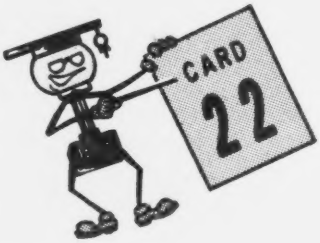


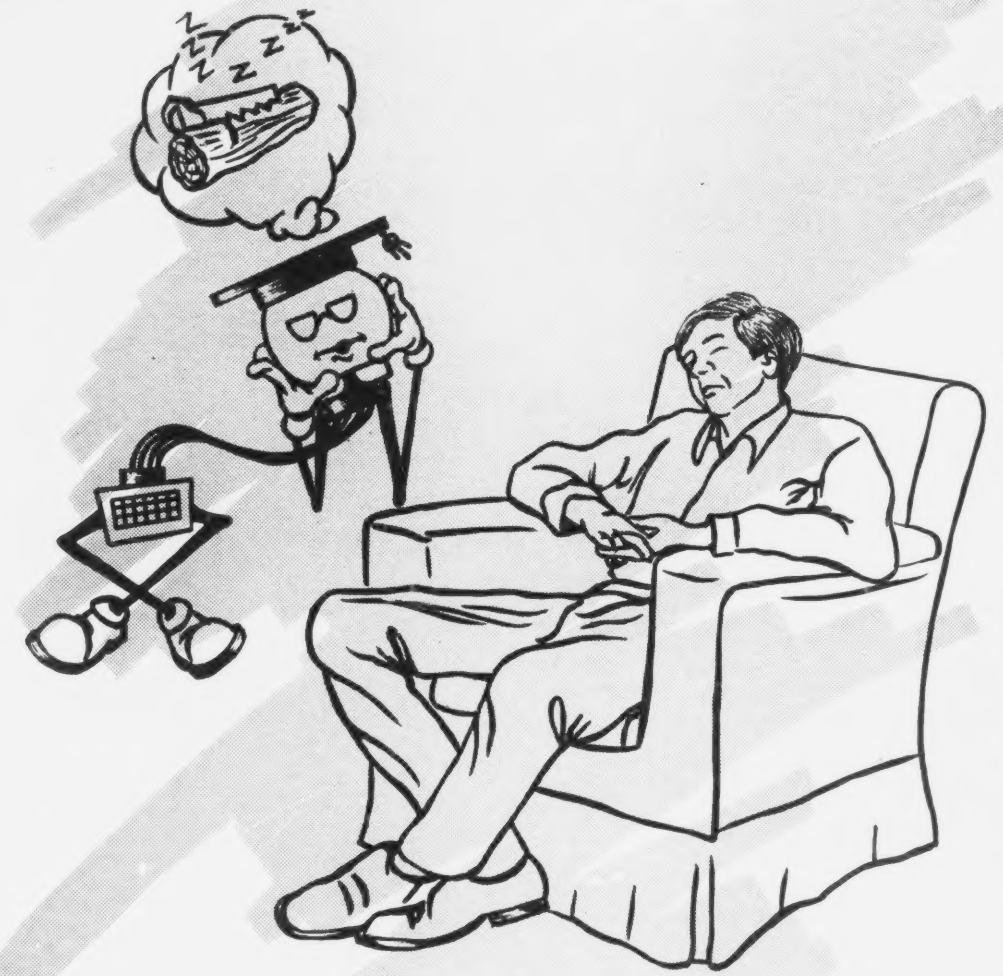




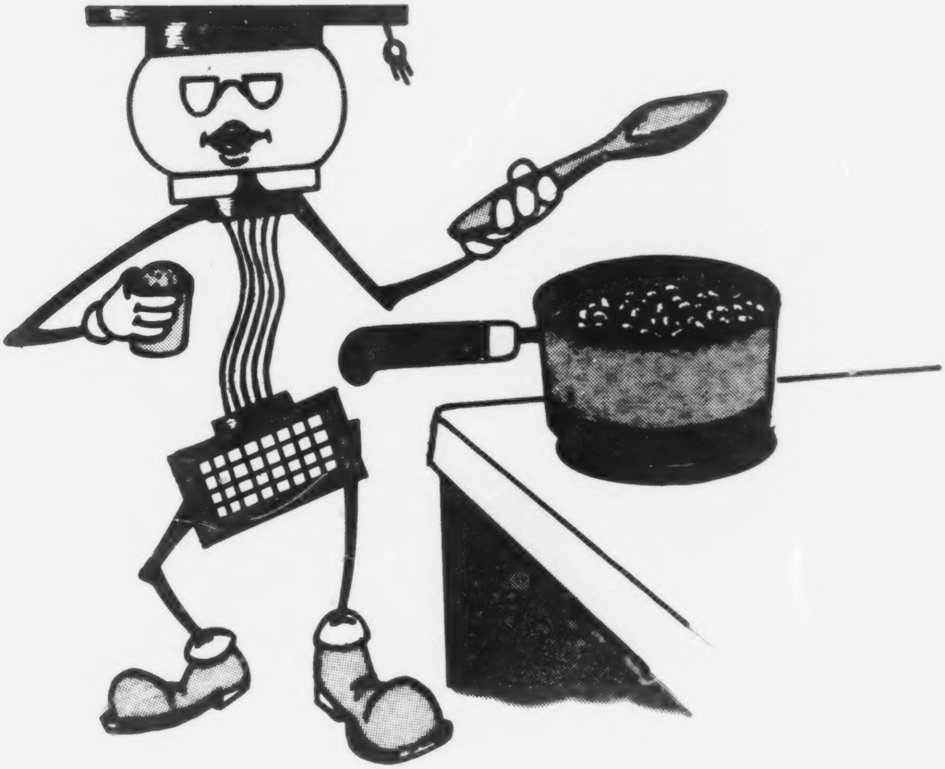
Am I Pam?

I am Pam.

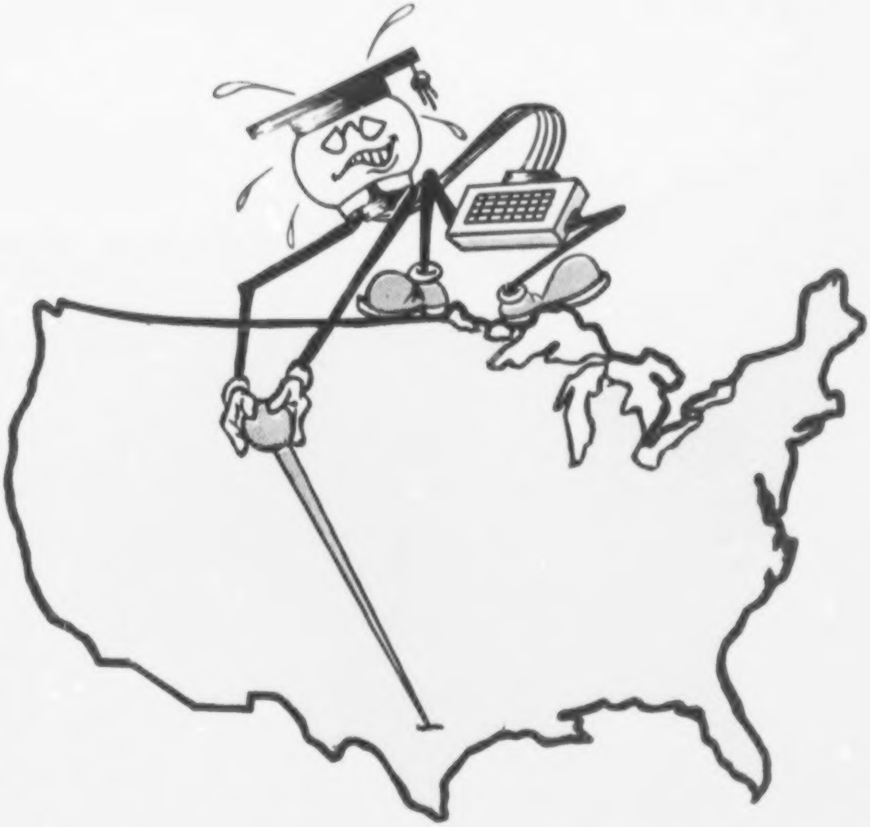




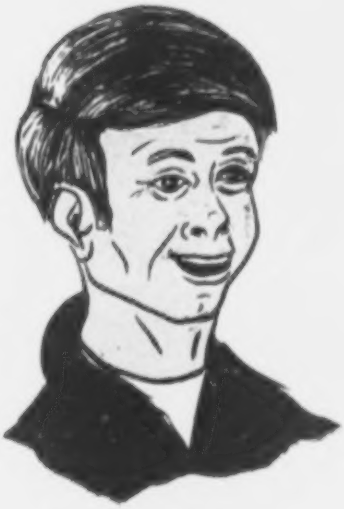
a nap



a pan



a pin in a map

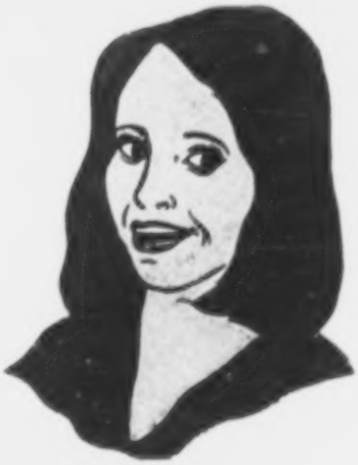


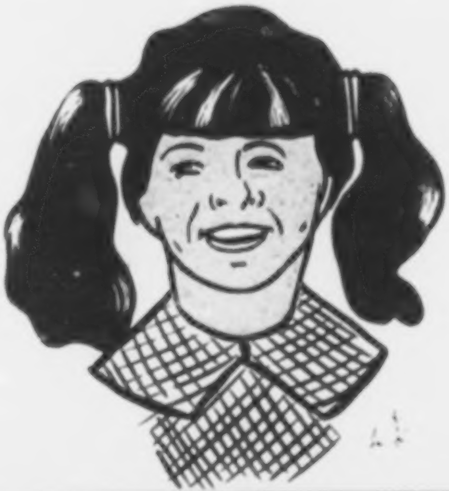
Am I a man ?

I am a man.

Am I Nan ?

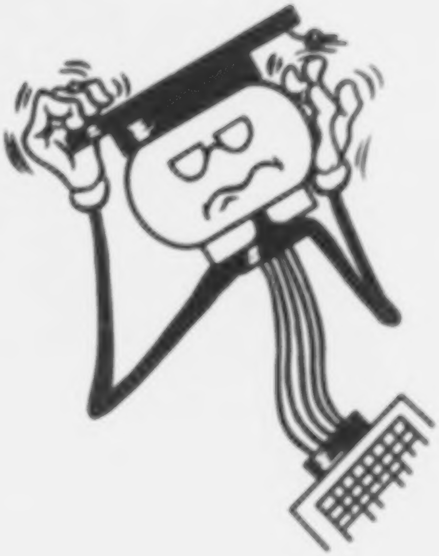
I am Nan.

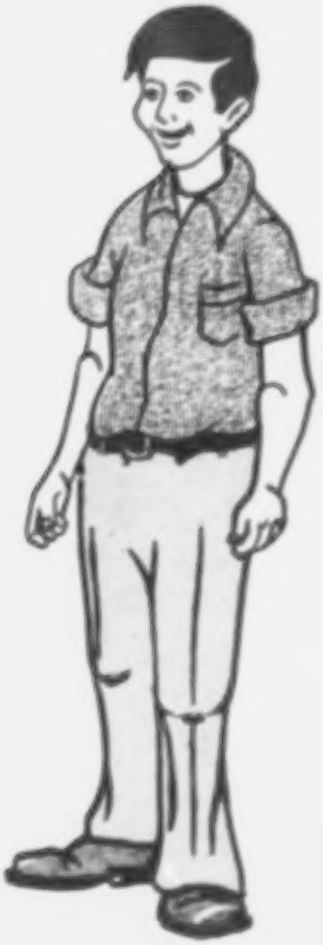




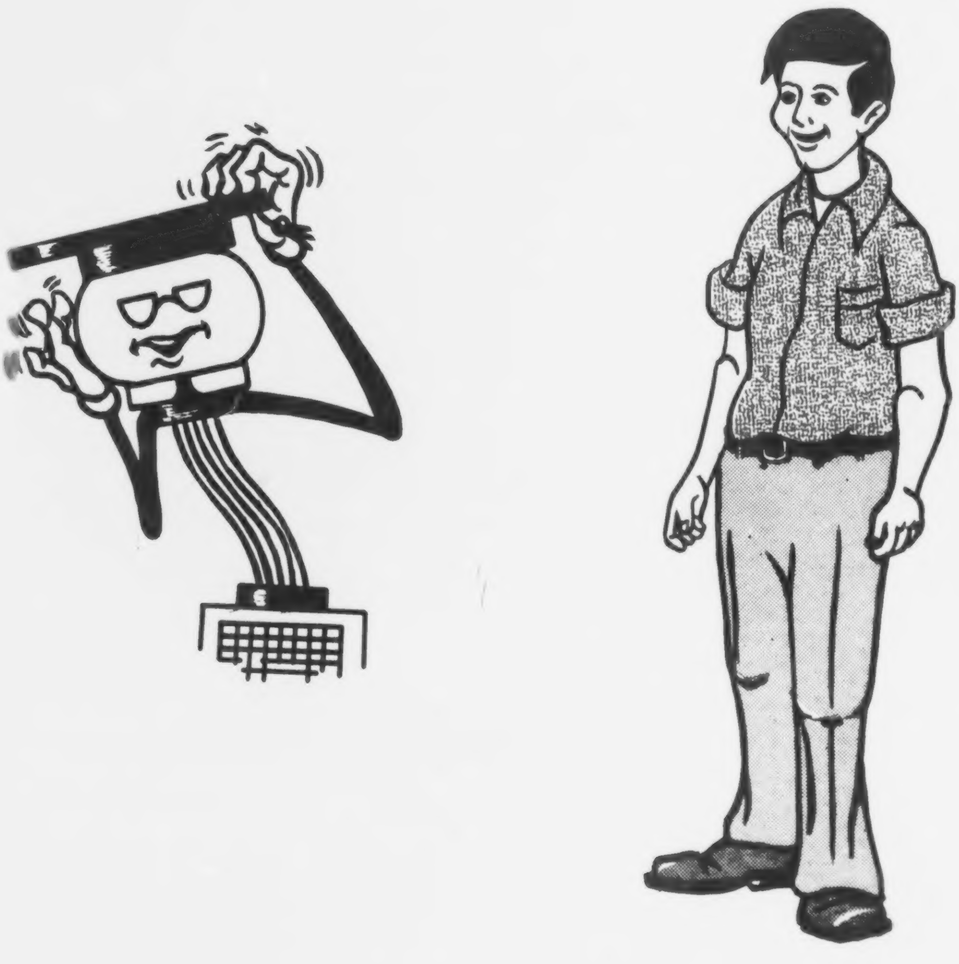
Am I Pam ?

I am Pam.



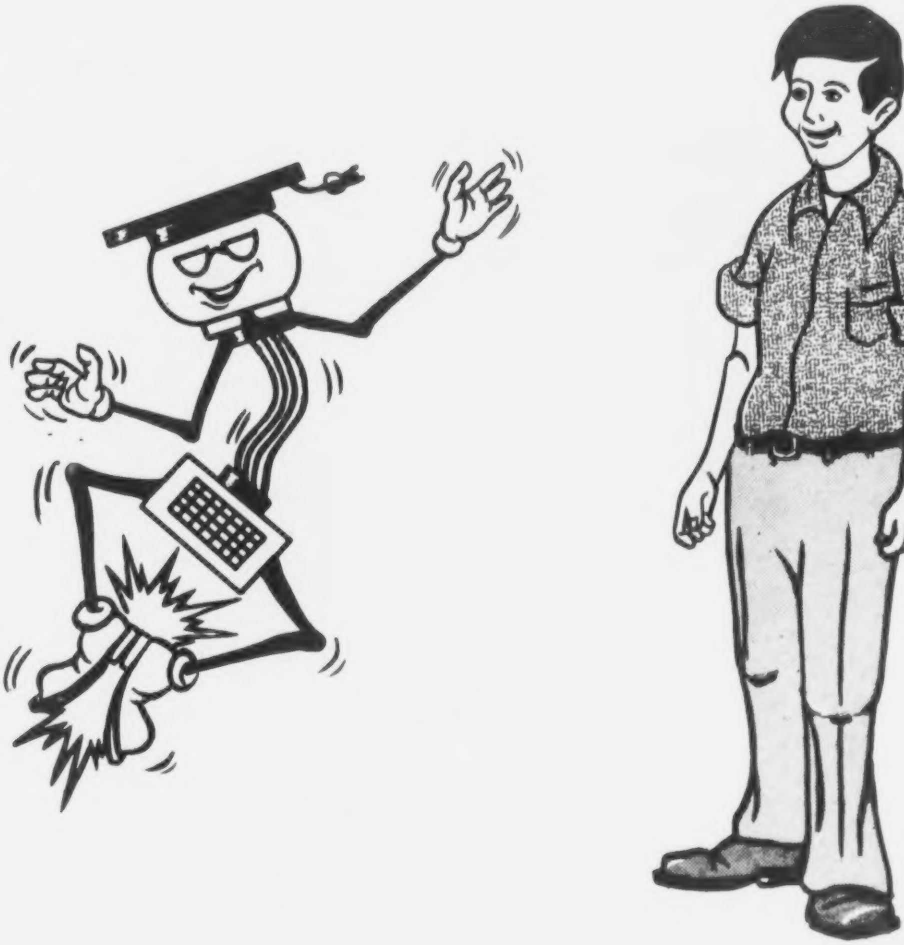


Am I a man ?



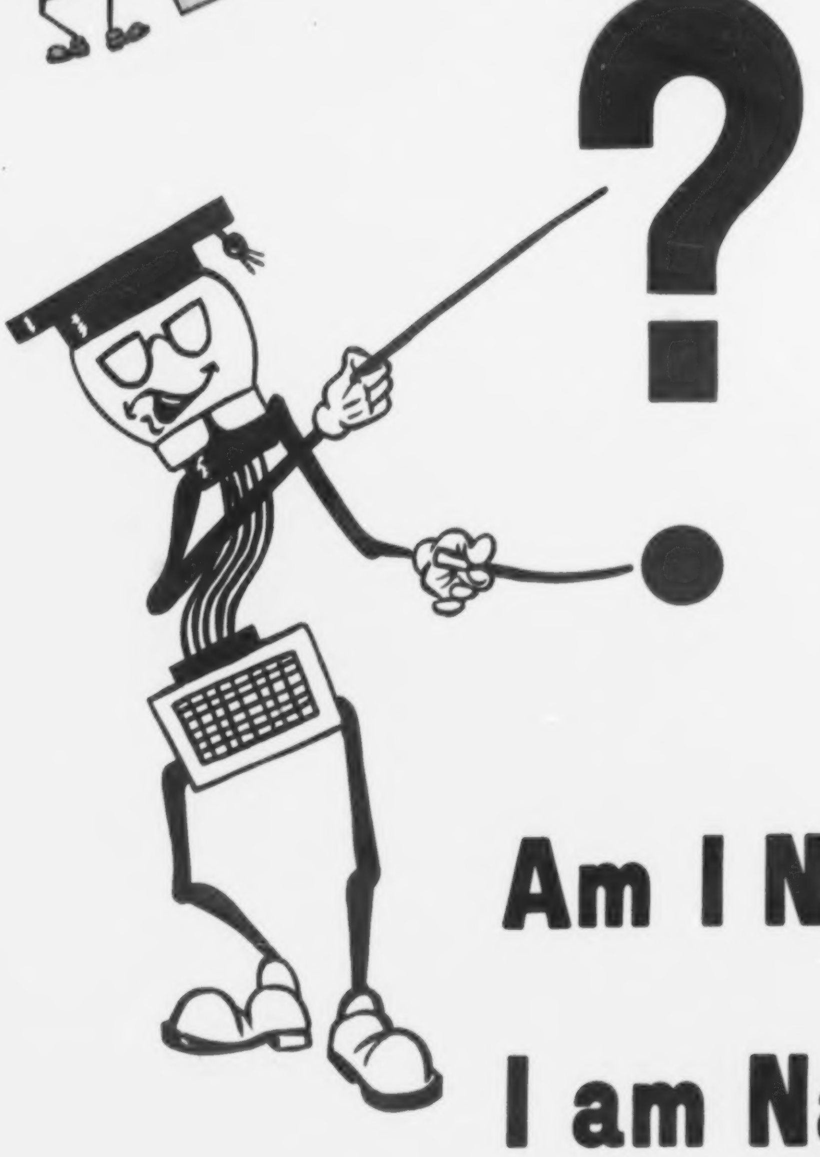
Am I a man ?

I am a man.



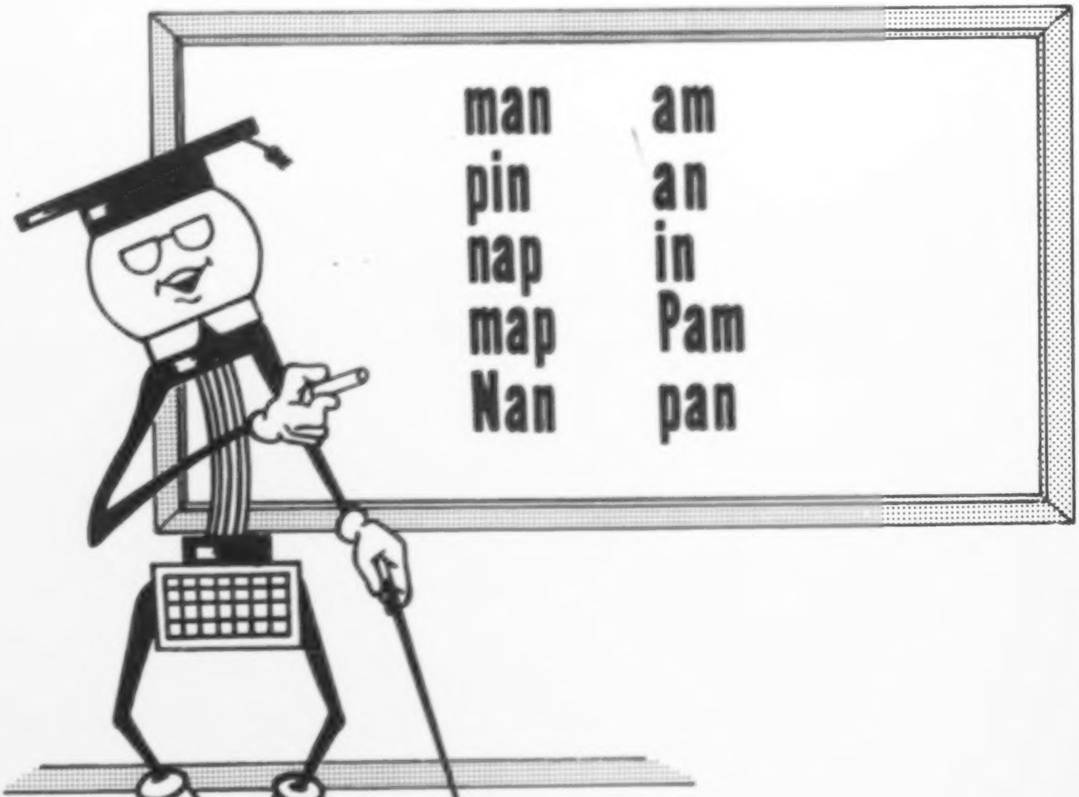
___ m I a man __

___ am a man __



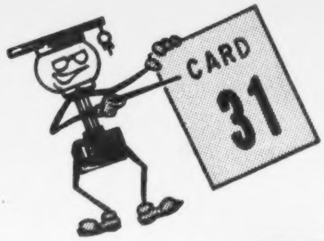
Am I Nan ?

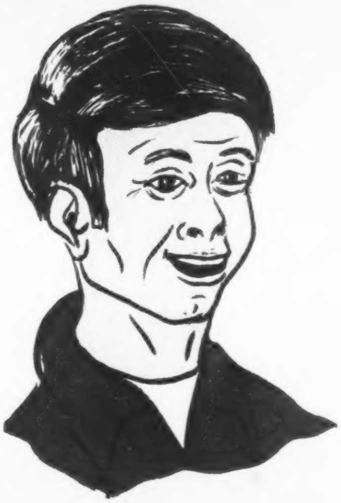
I am Nan .



man
pin
nap
map
Nan

am
an
in
Pam
pan



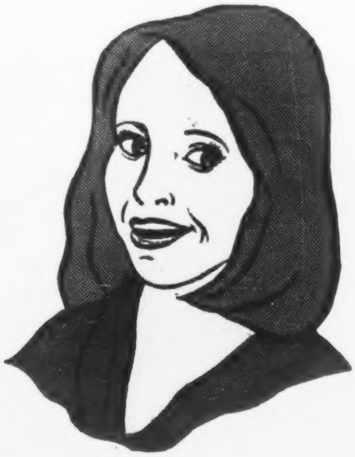


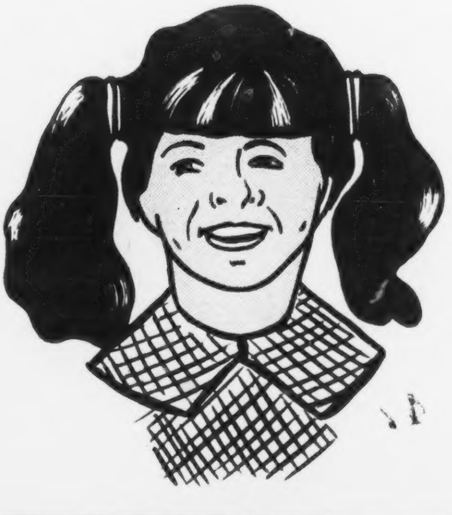
Am I a man ?

I am a man .

Am I Nan ?

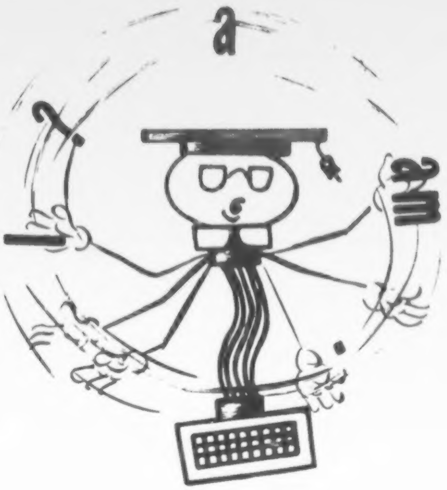
I am Nan .

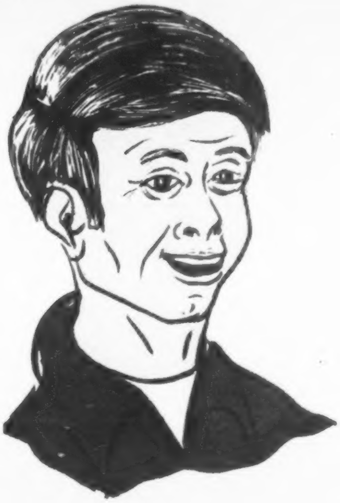




Am I Pam ?

I am Pam .



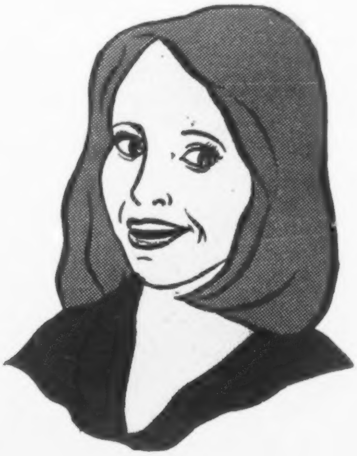


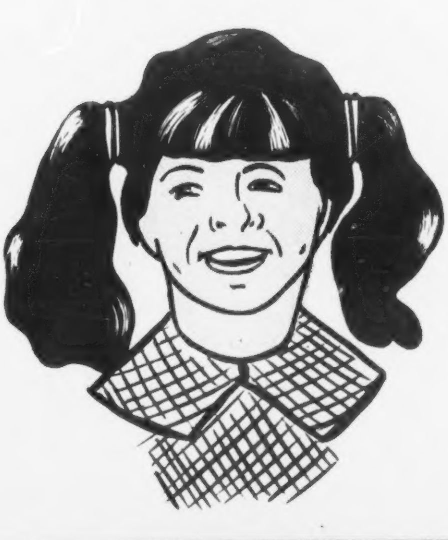
Am I a man ?

I am a man .

Am I Nan ?

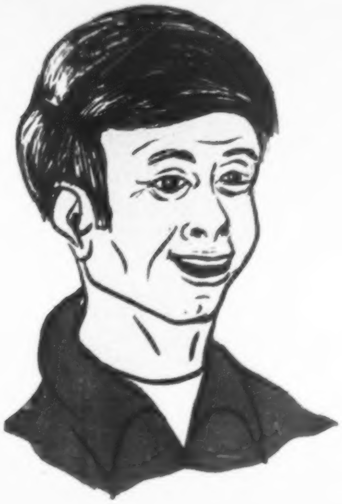
I am Nan .





Am I Pam?

I am Pam.

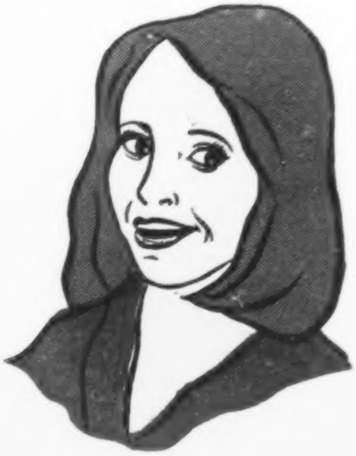


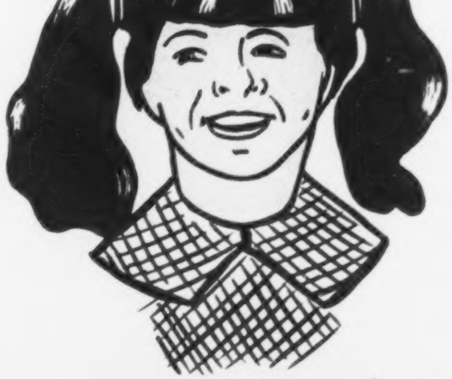
Am I a man?

I am a man.

Am I Nan?

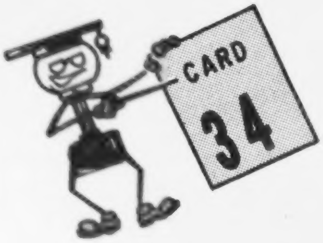
I am Nan.



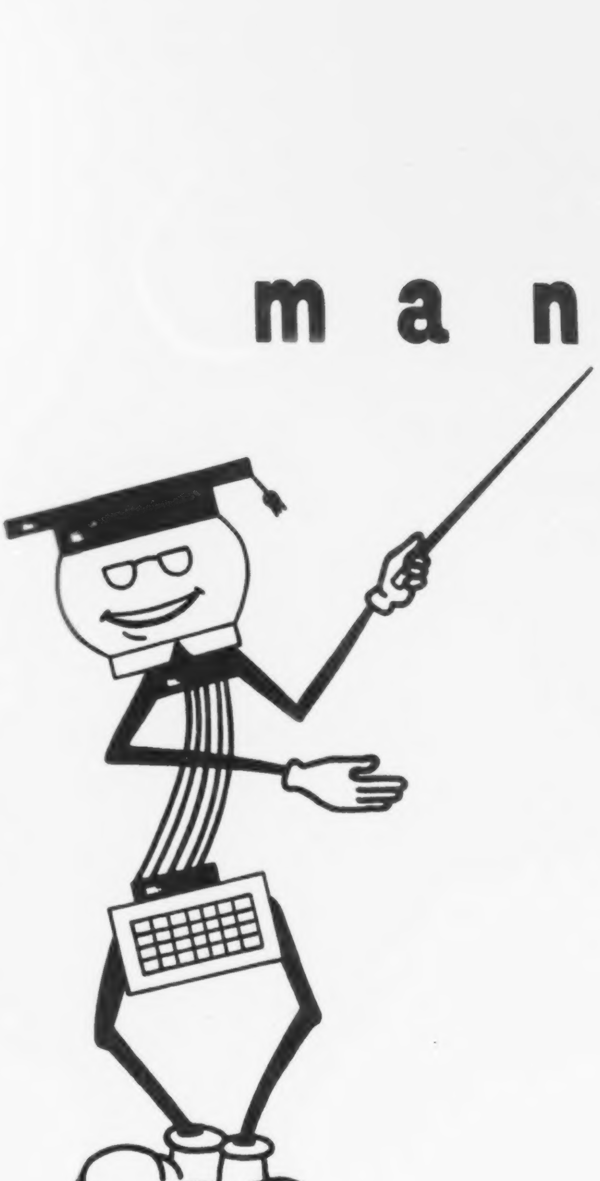


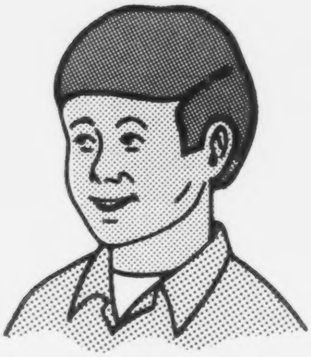
Am I Pam?

I am Pam.

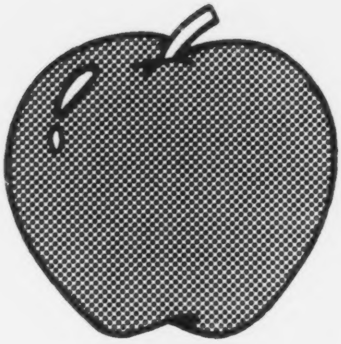


manpi

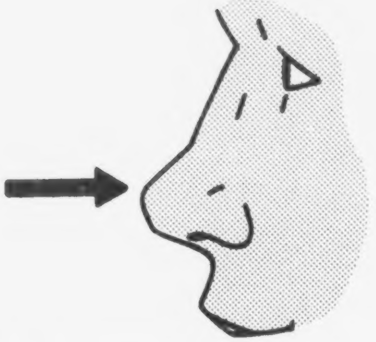




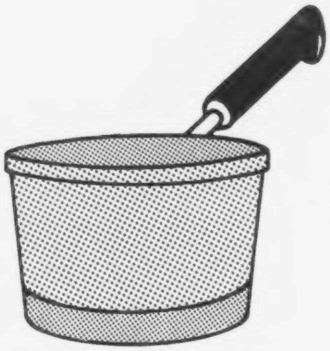
1. man



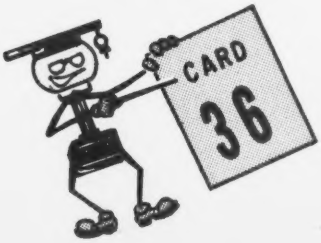
2. apple

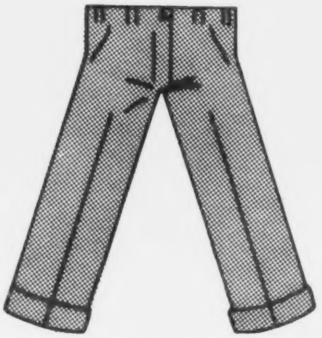


3. nose

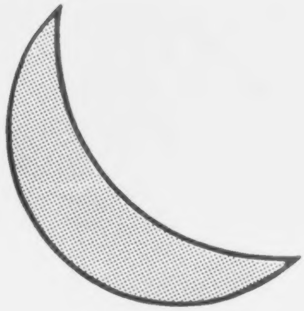


4. pan

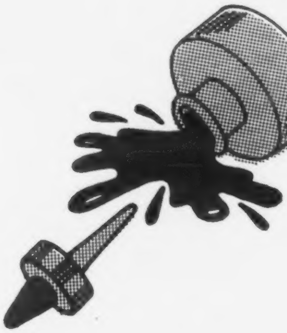




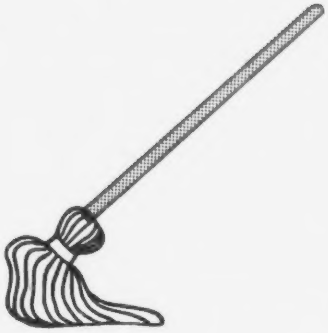
1. pants



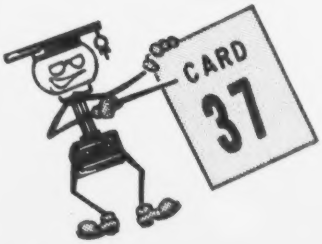
2. moon

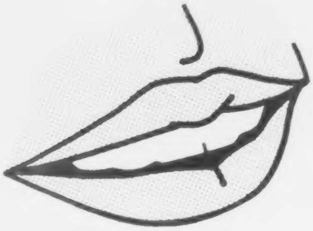


3. ink

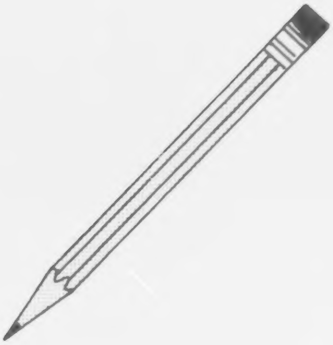


4. mop

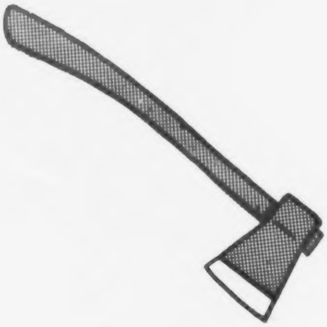




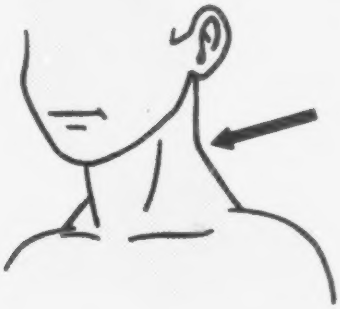
1. mouth



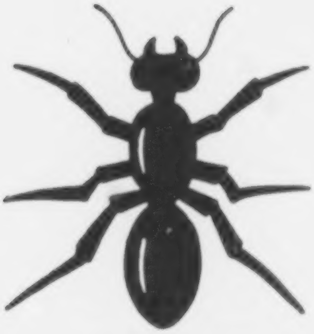
2. pencil



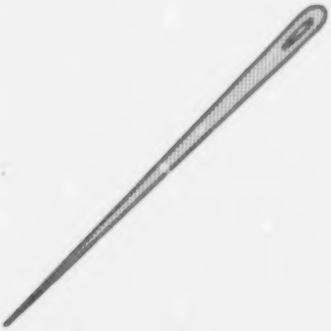
3. ax



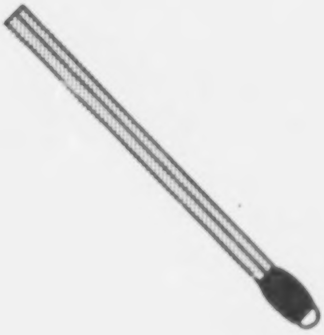
4. neck



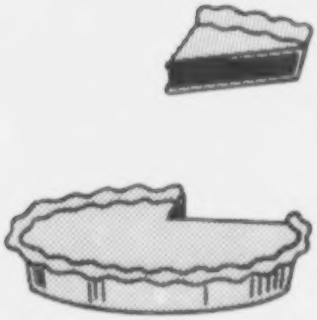
1. ant



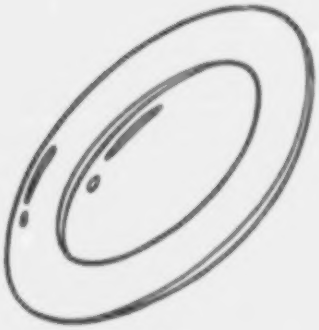
2. needle

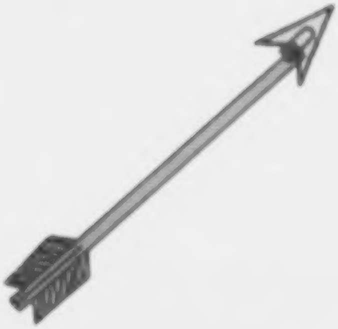


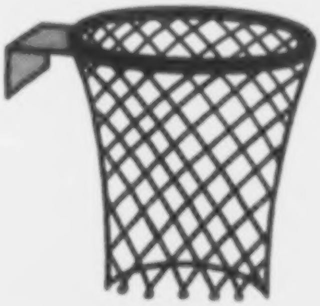
3. match

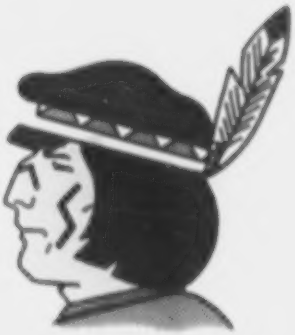


4. pie

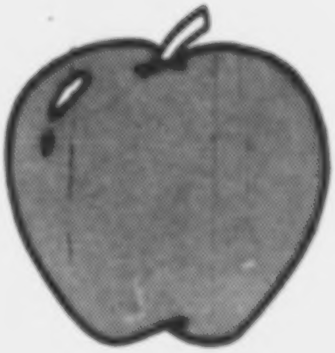

1. plate


2. arrow

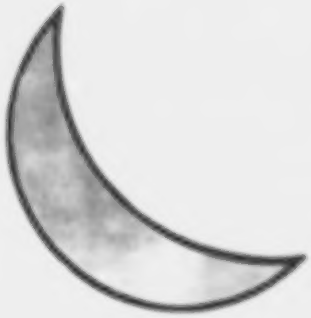

3. basket


4. Indian

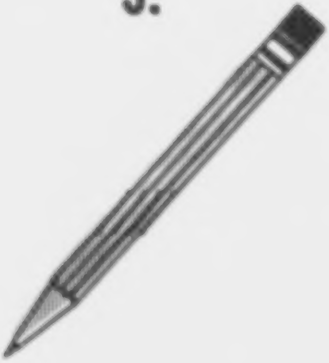
1.



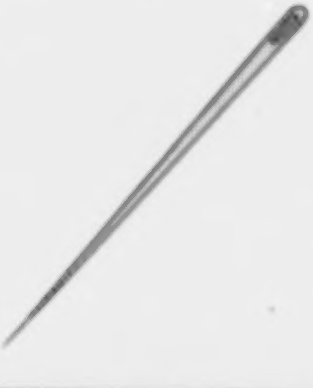
2.



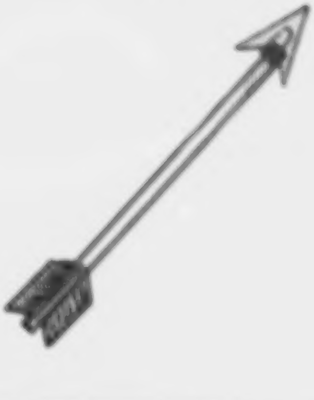
3.



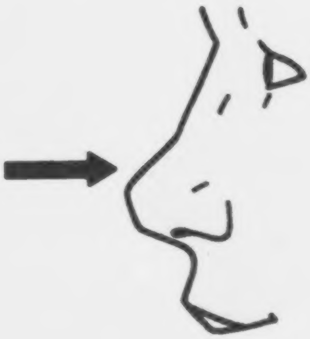
4.



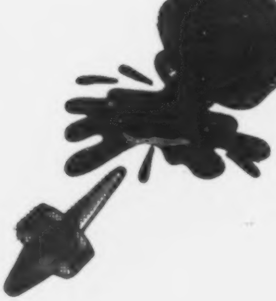
5.



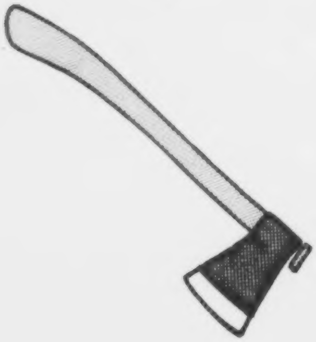
1.



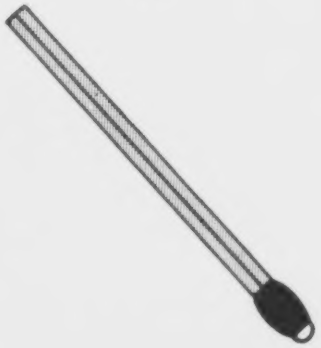
2.



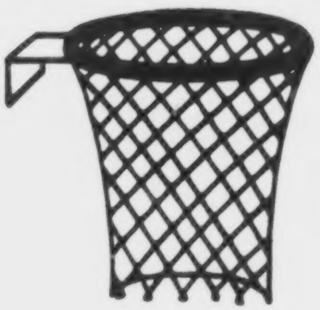
3.



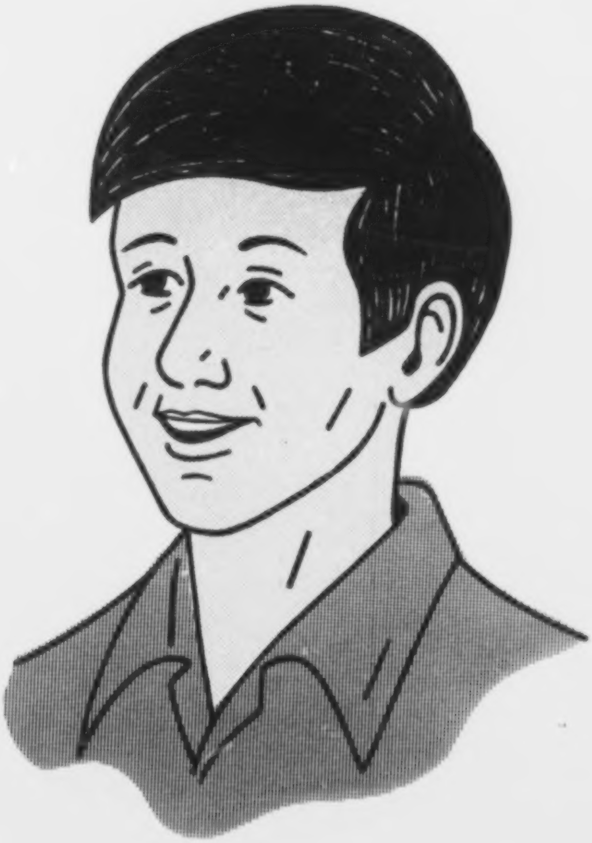
4.



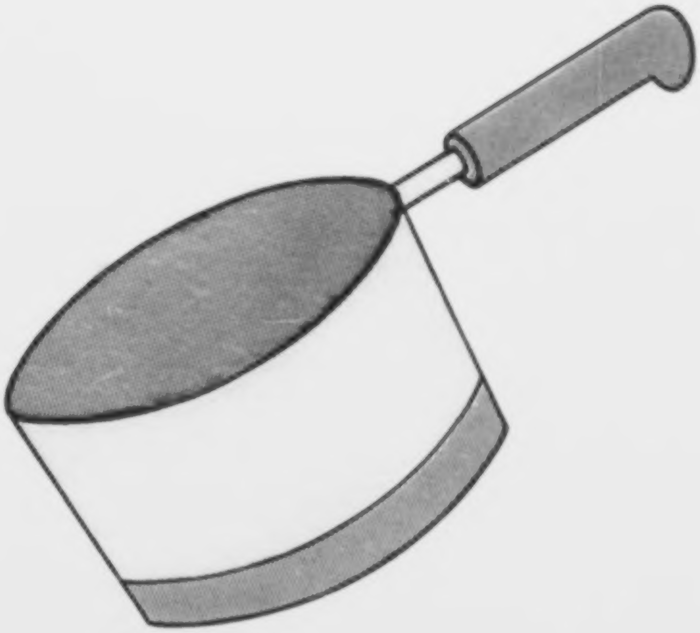
5.



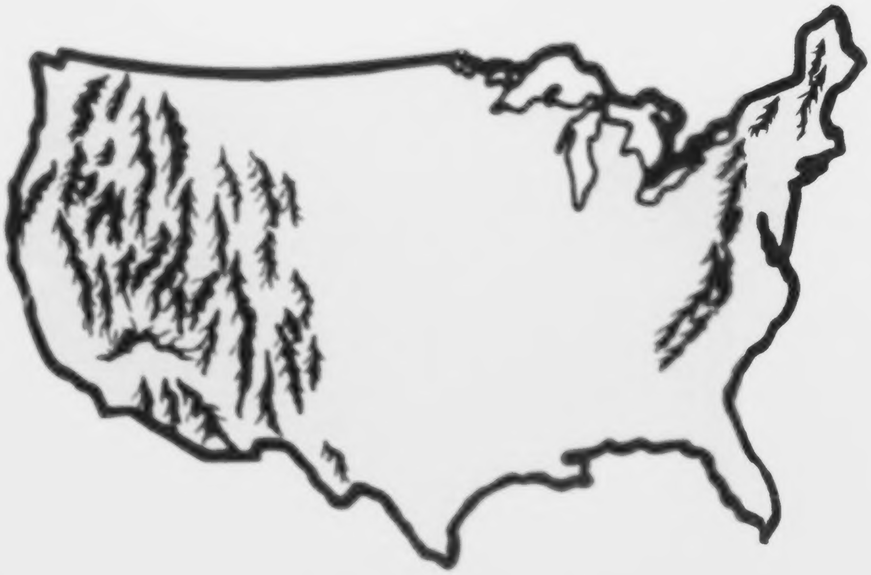
CARD
42

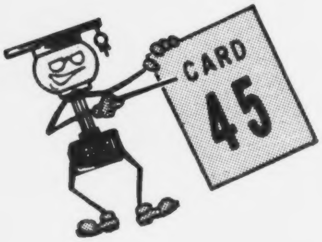


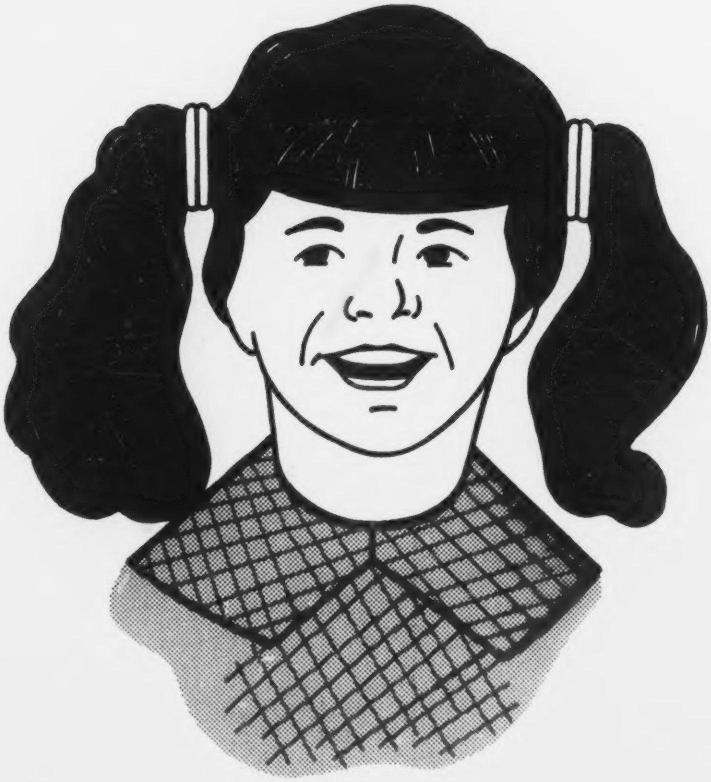
CARD
43

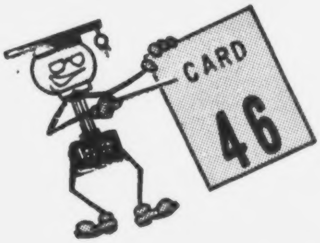


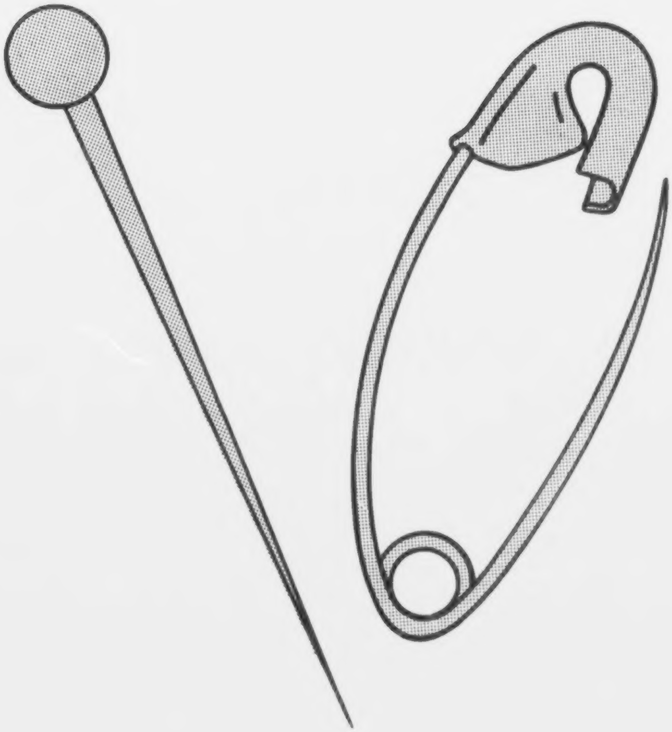
CARD
44



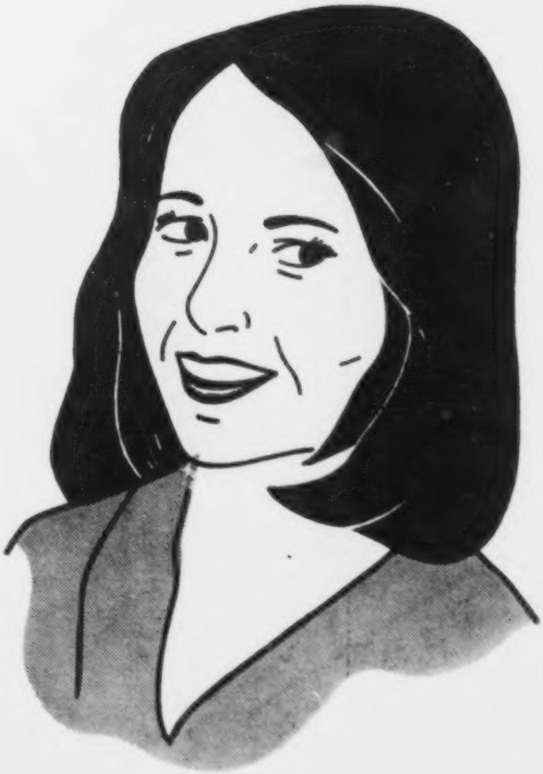

CARD
45

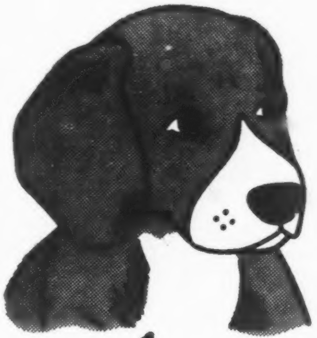



CARD
46

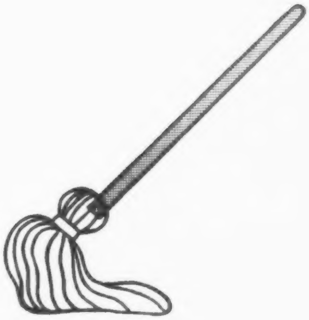


CARD
47

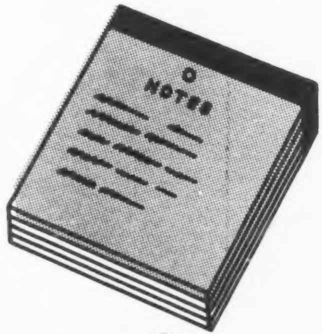




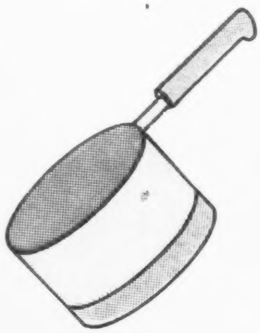
1.



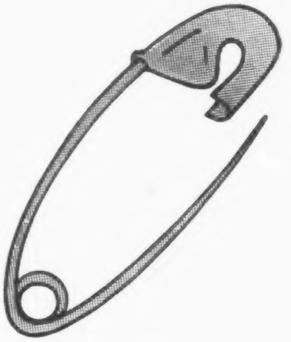
2.



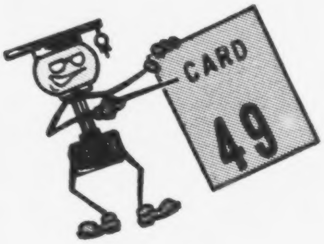
3.

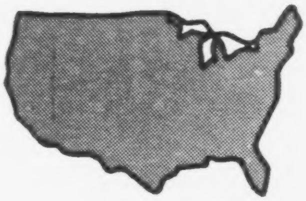


4.

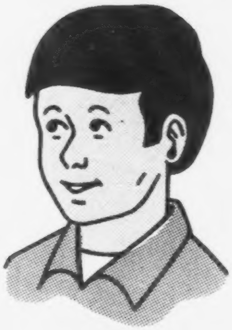


5.

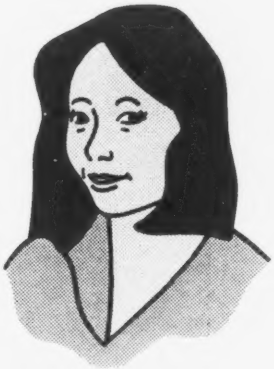




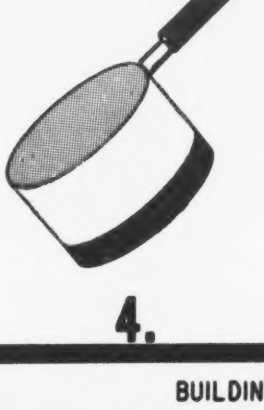
1.



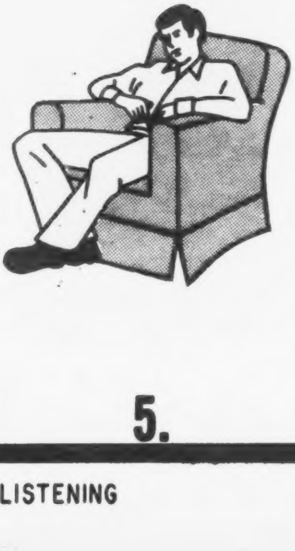
2.



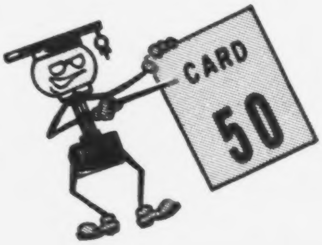
3.

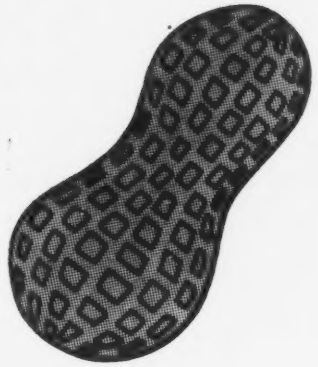


4.

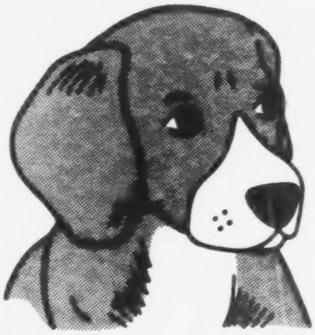


5.

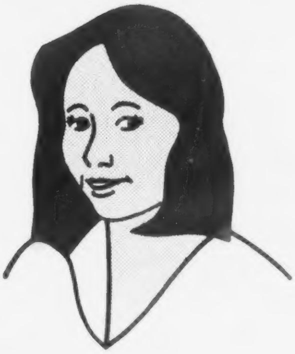




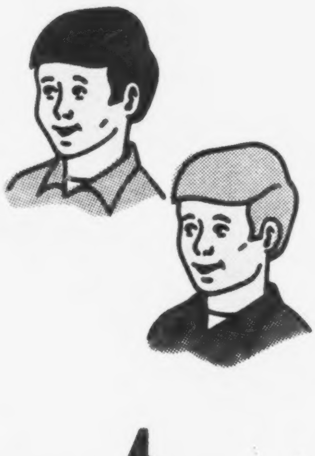
1.



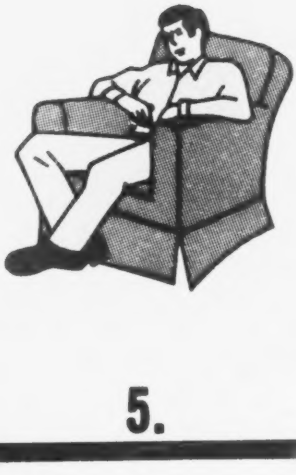
2.



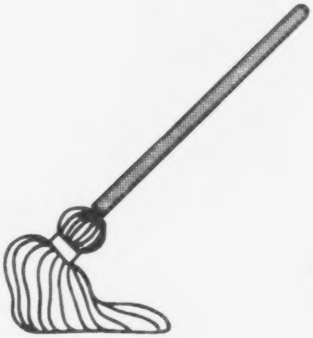
3.



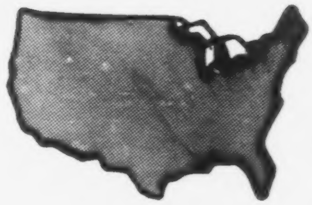
4.



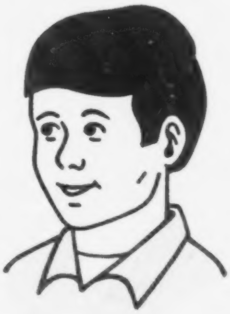
5.



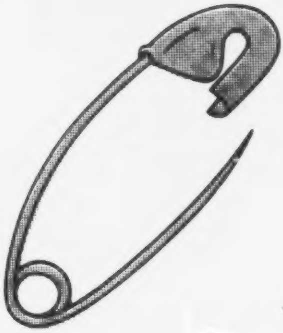
1.



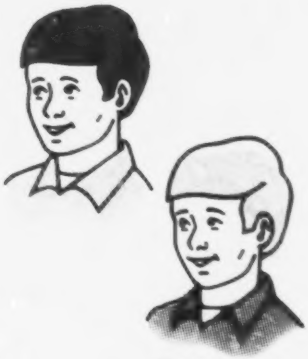
2.



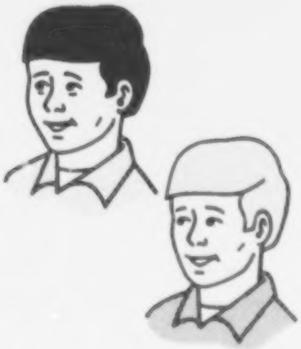
3.



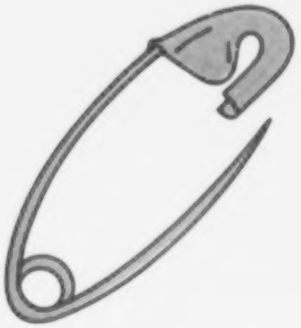
4.



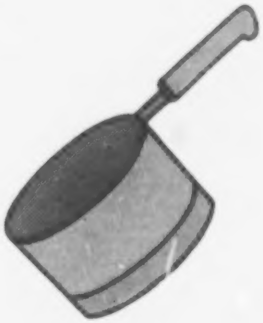
5.



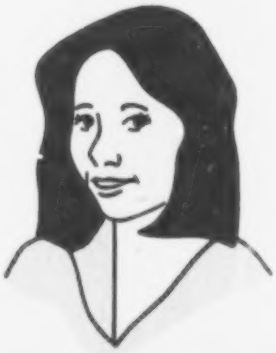
1.



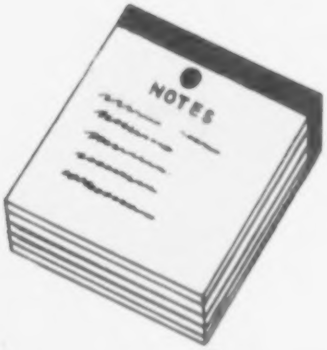
2.



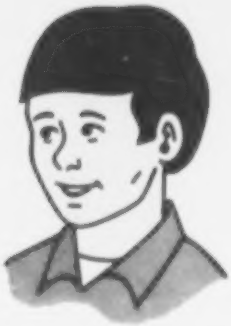
3.



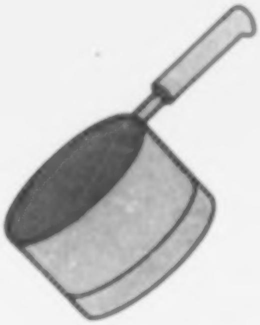
4.



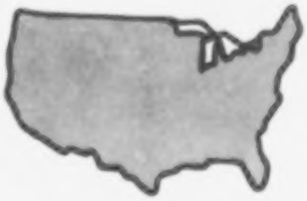
5.



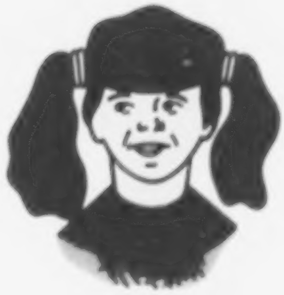
1.



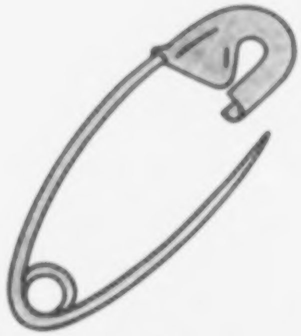
2.



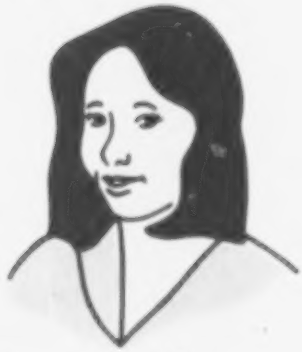
3.



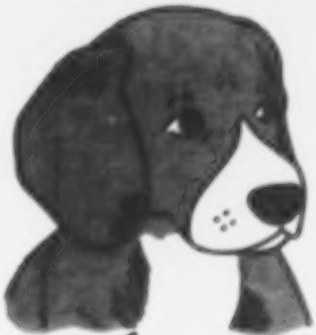
4.

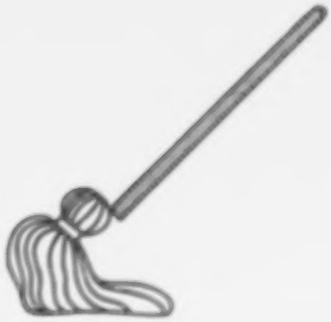


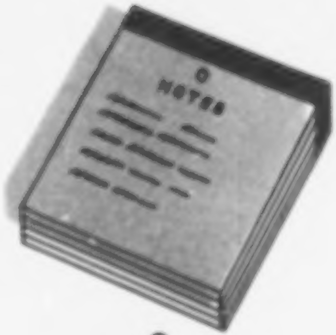
5.



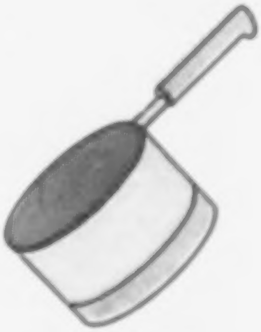
6.

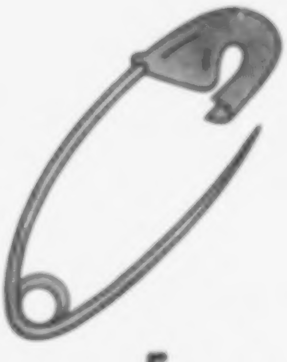

1.


2.



3.


4.


5.

1. H h

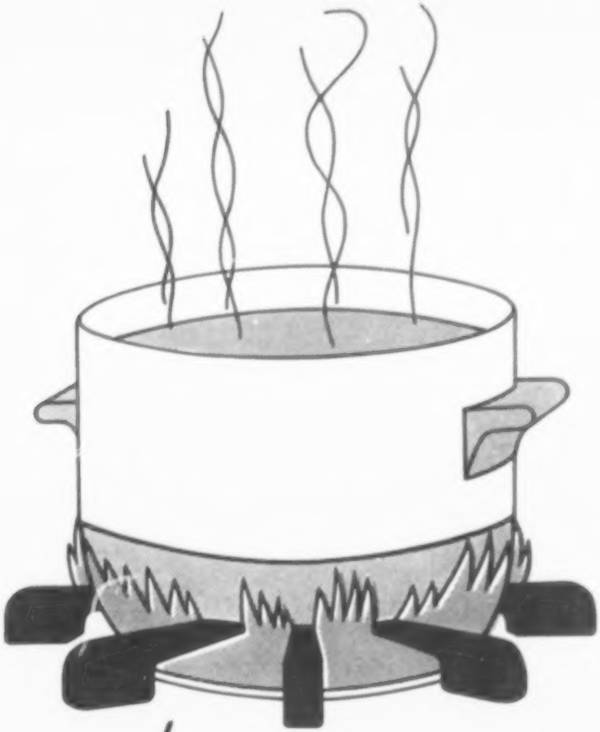
2. O o

3. T t

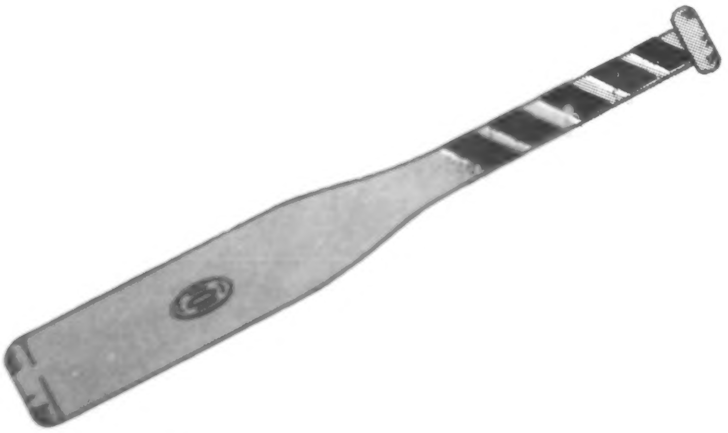
4. B b

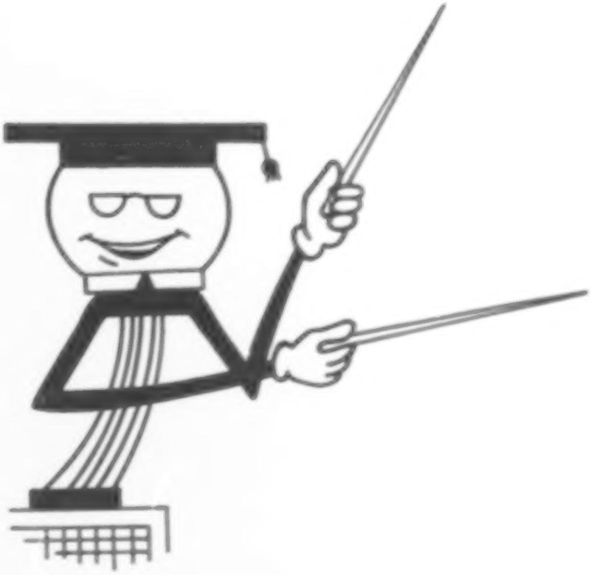
5. S s

HOT

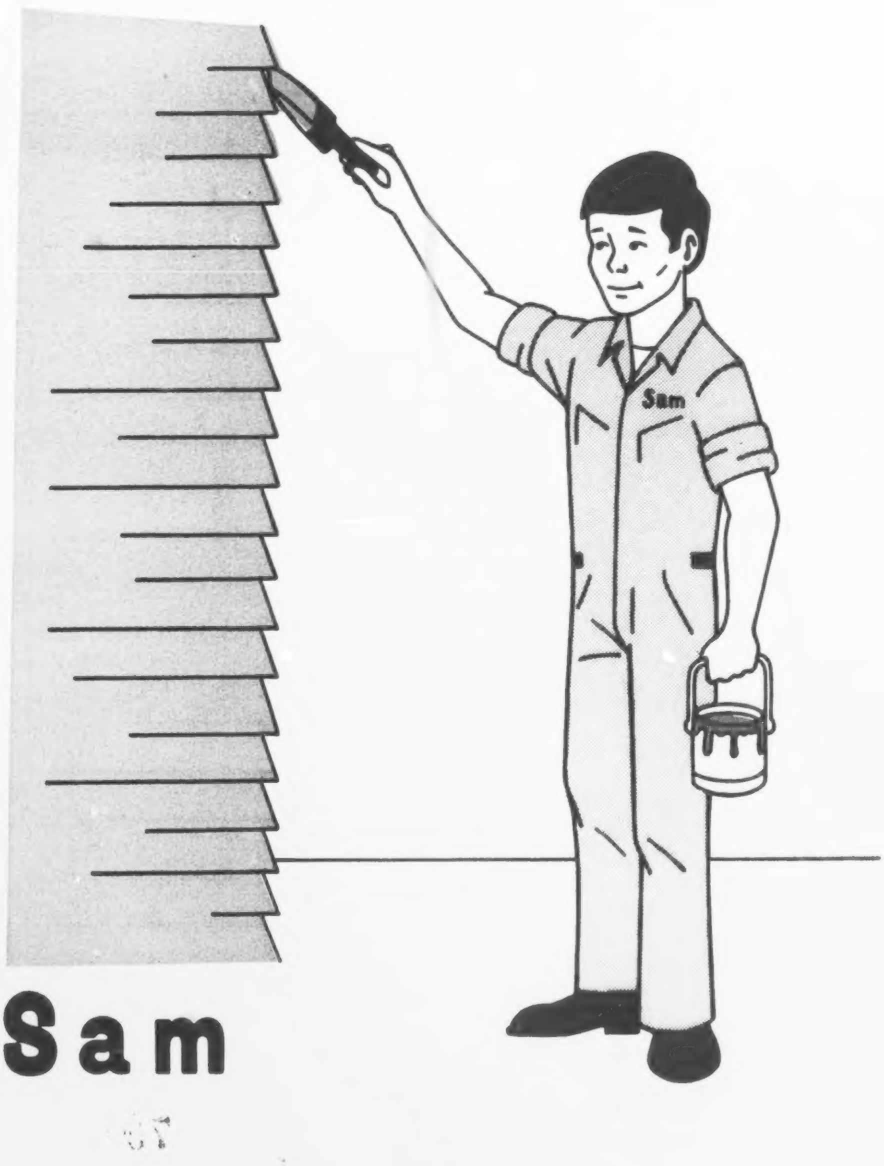


a hot pot.



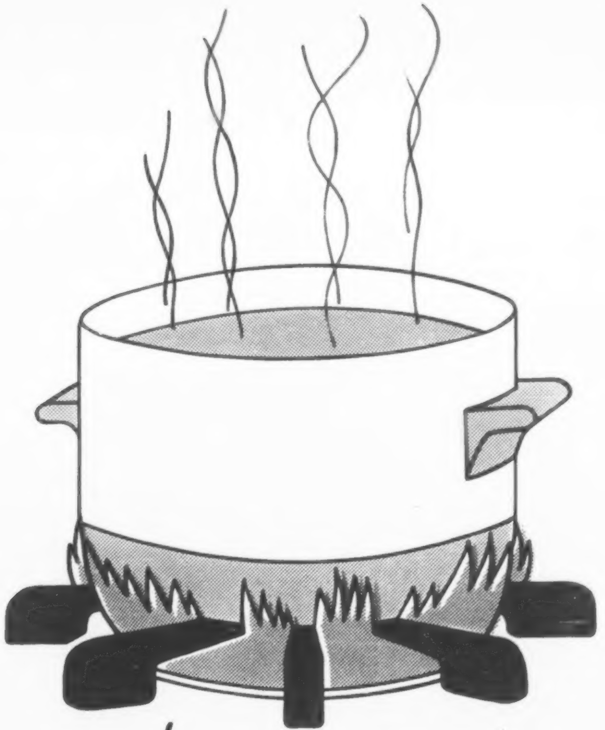


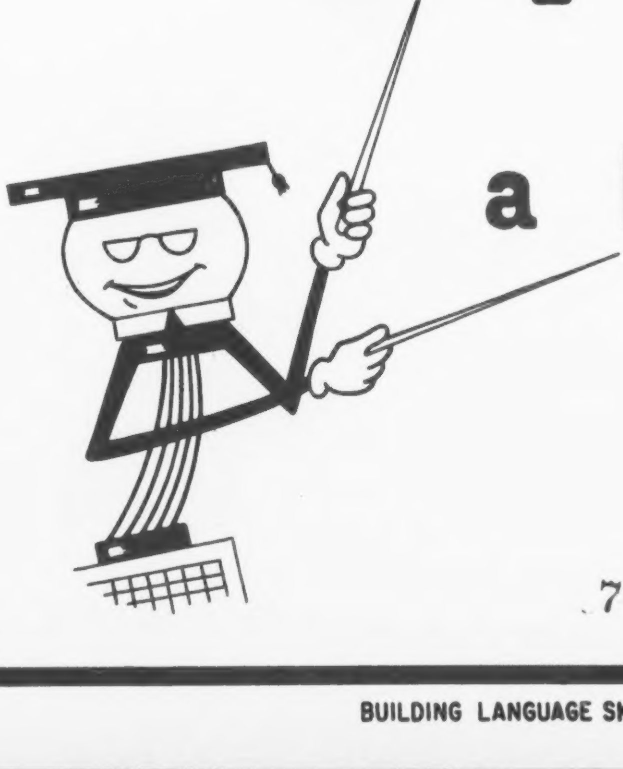
bat



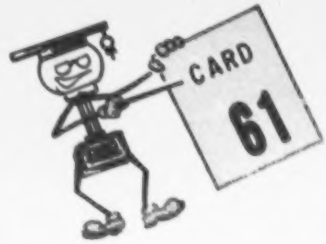
Sam

Review:

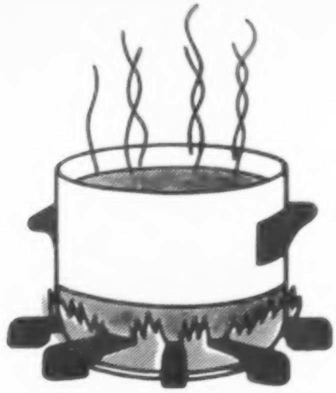




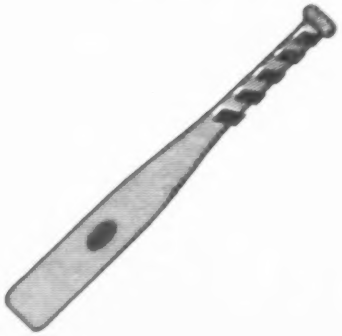
a hot pot.


CARD
61

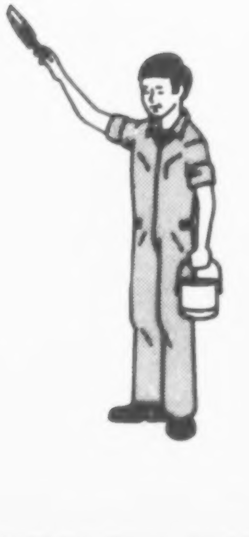
_   _ _ _ _   _ _ _

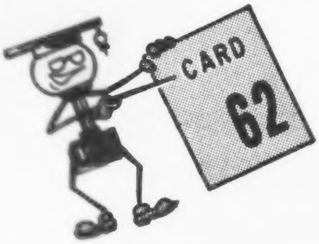


_   _ _ _



_ _ _





Review:

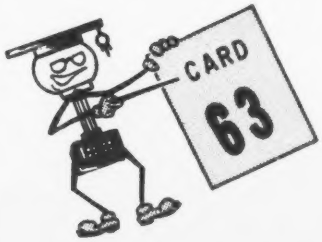
1. H h

2. O o

3. T t

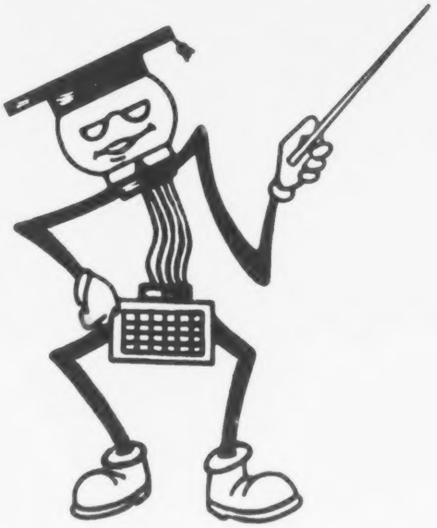
4. B b

5. S s

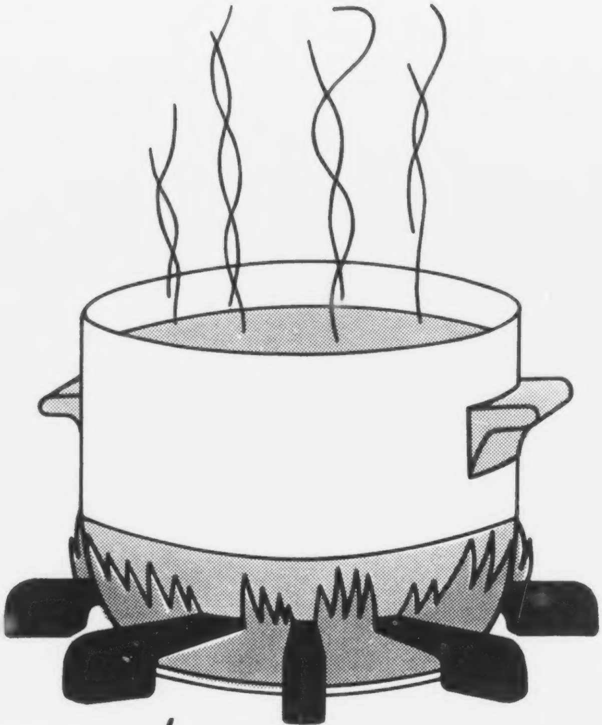


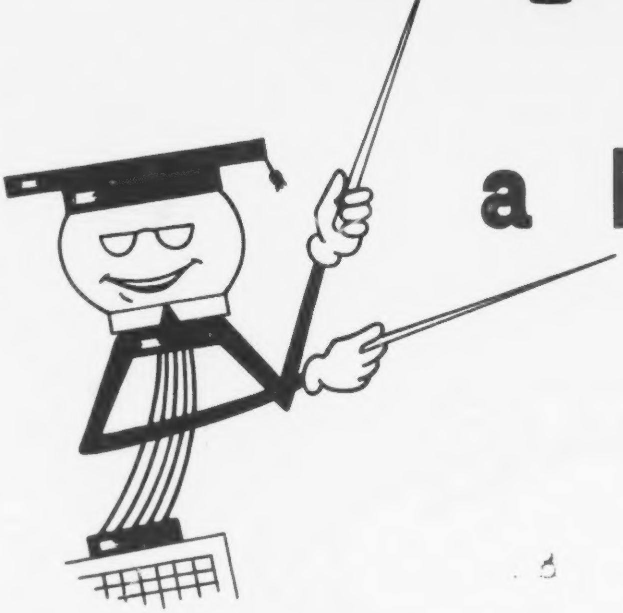
Review:

HOT

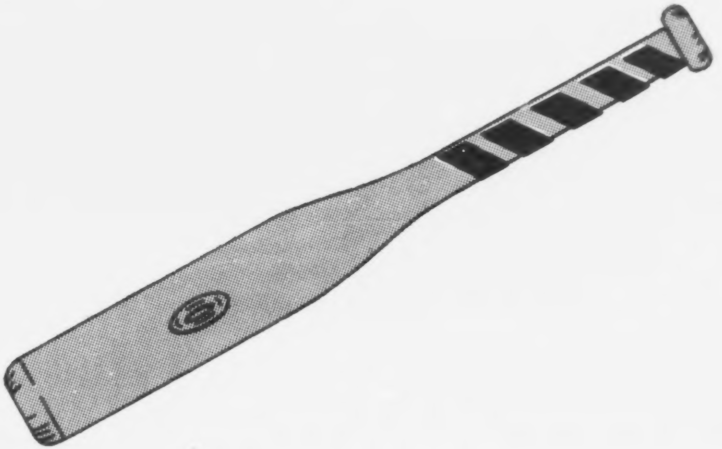


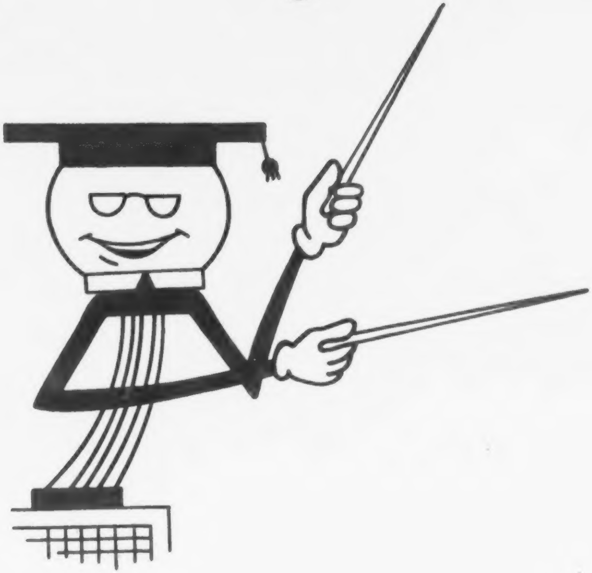
Review:





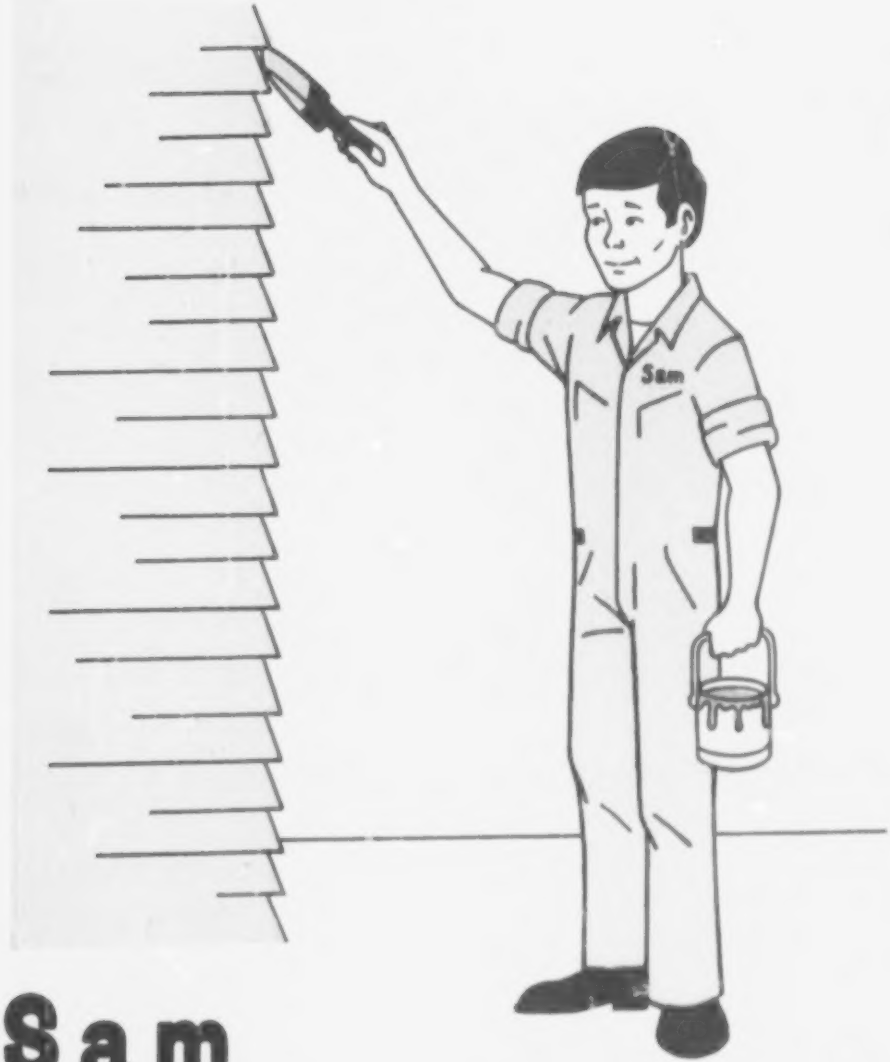
a hot pot.



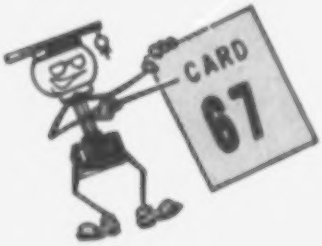


bat

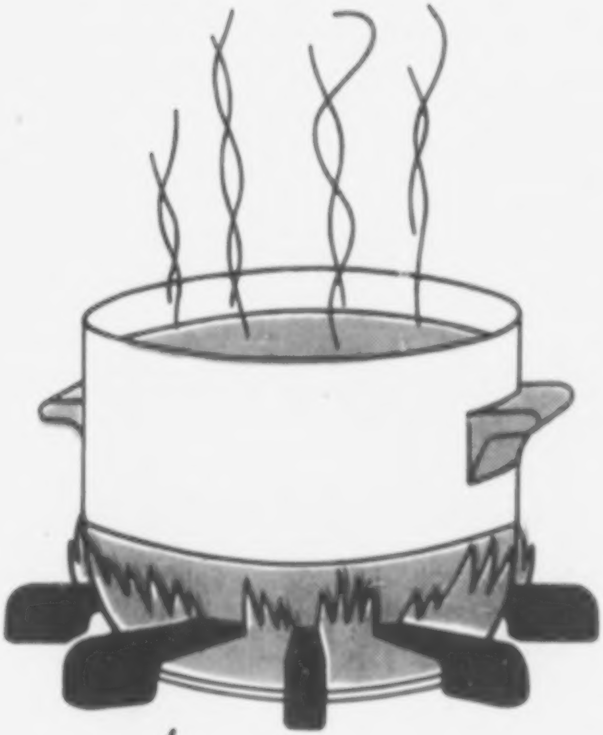
Review:

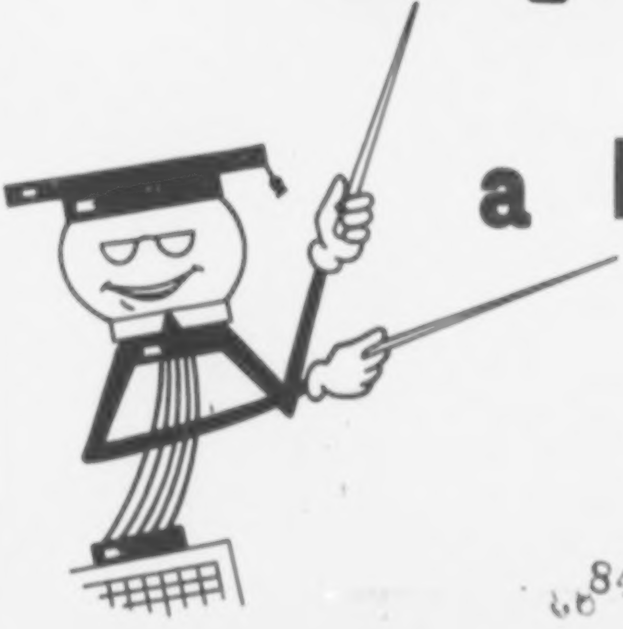


Sam



Review:

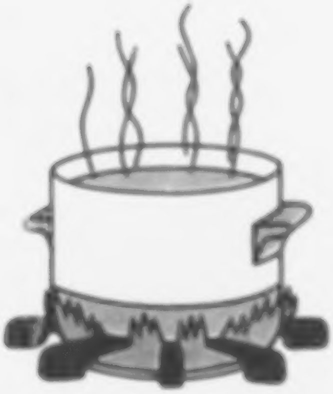




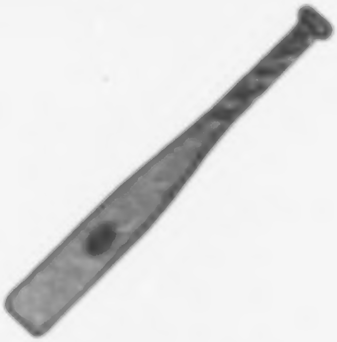
a hot pot.

Review:

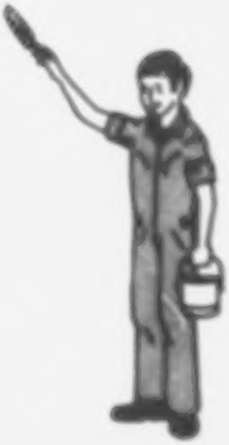
_   _ _ _   _ _ _

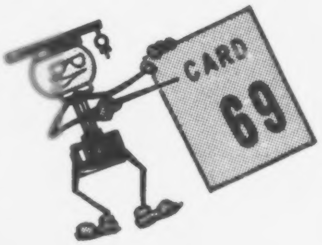


_   _ _ _



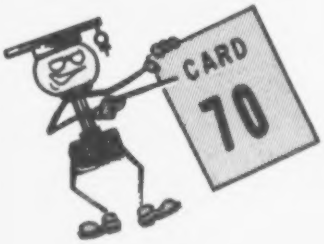
_ _ _





_ot

1. hot
2. not
3. pot



_at

1. **mat**

2. **bat**

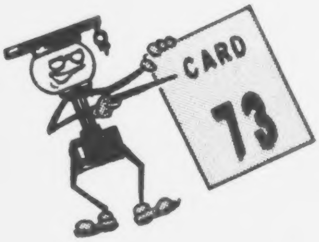
3. **sat**

h_ _

1. **hat**
2. **hot**
3. **ham**
4. **him**

_op

1. **mop**
2. **top**
3. **stop**

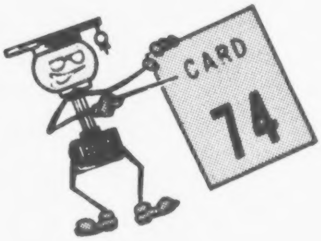


_it

1. hit

2. sit

3. pit

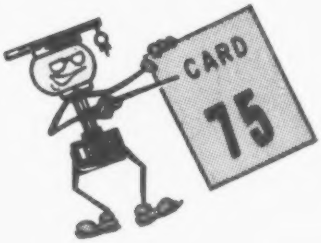


b _ _

1. **Bob**

2. **bib**

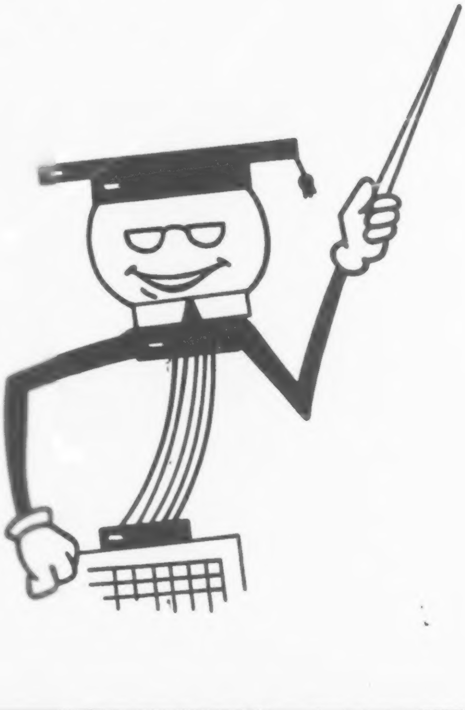
3. **bit**



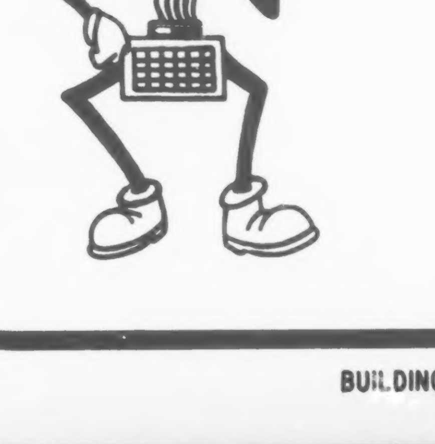
1. hot
2. not
3. pot
4. mop
5. top
6. stop
7. mat
8. bat
9. sat
10. bit
11. sit
12. pit
13. hat
14. hot
15. ham
16. him
17. Bob
18. bib
19. bit

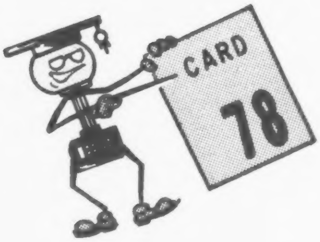
am an ap op

at in it at

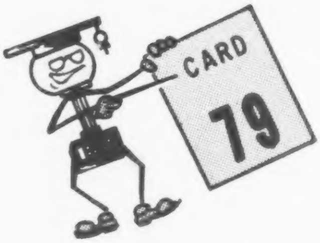


am

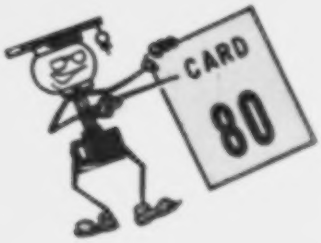




ap

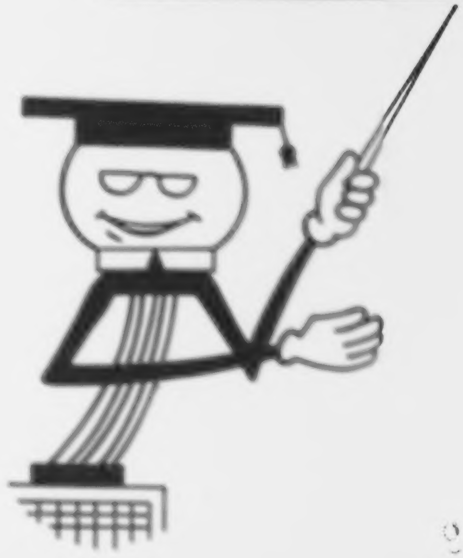


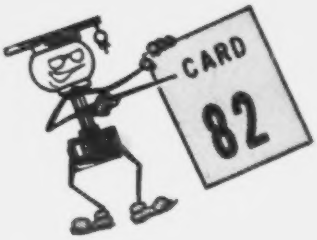
at



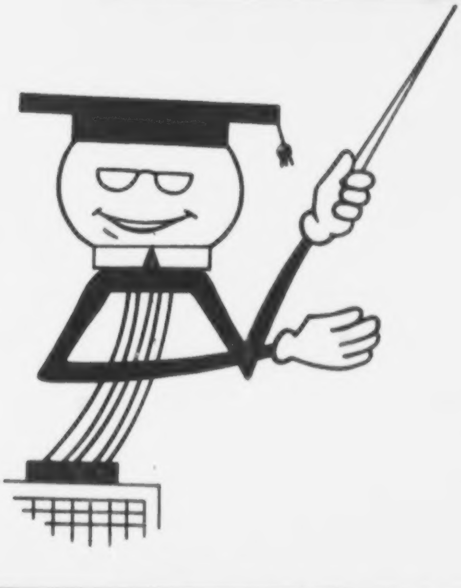
in

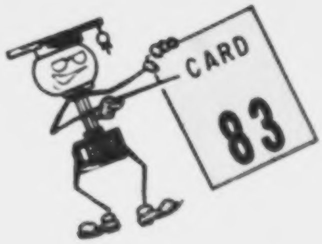
it





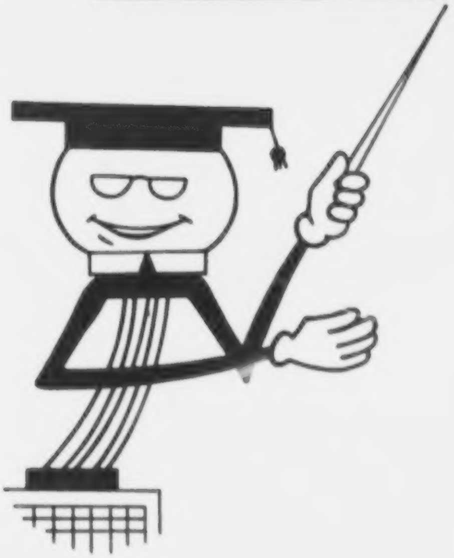
op



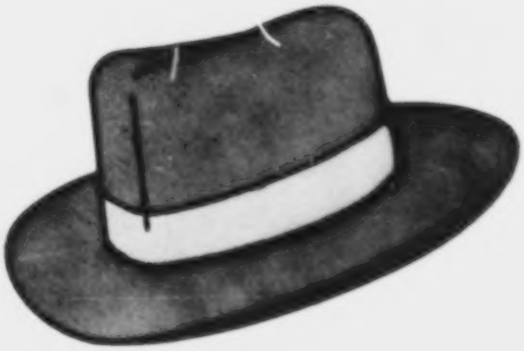


ot at

op it

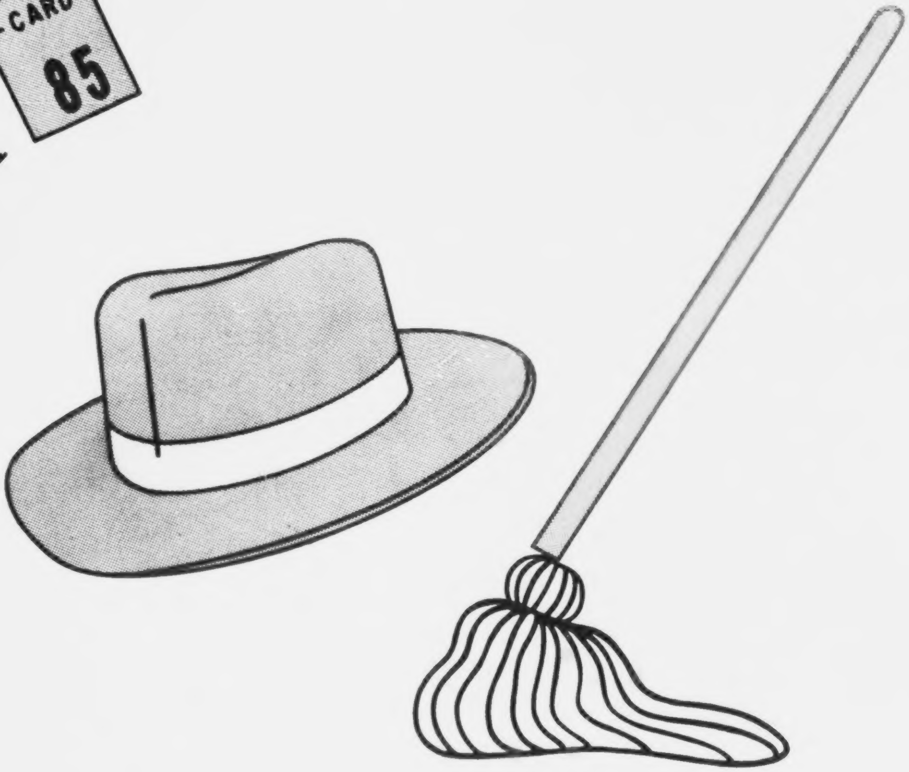


CARD 84



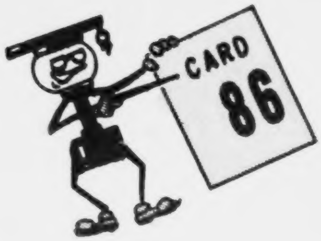
Is this a hat ?

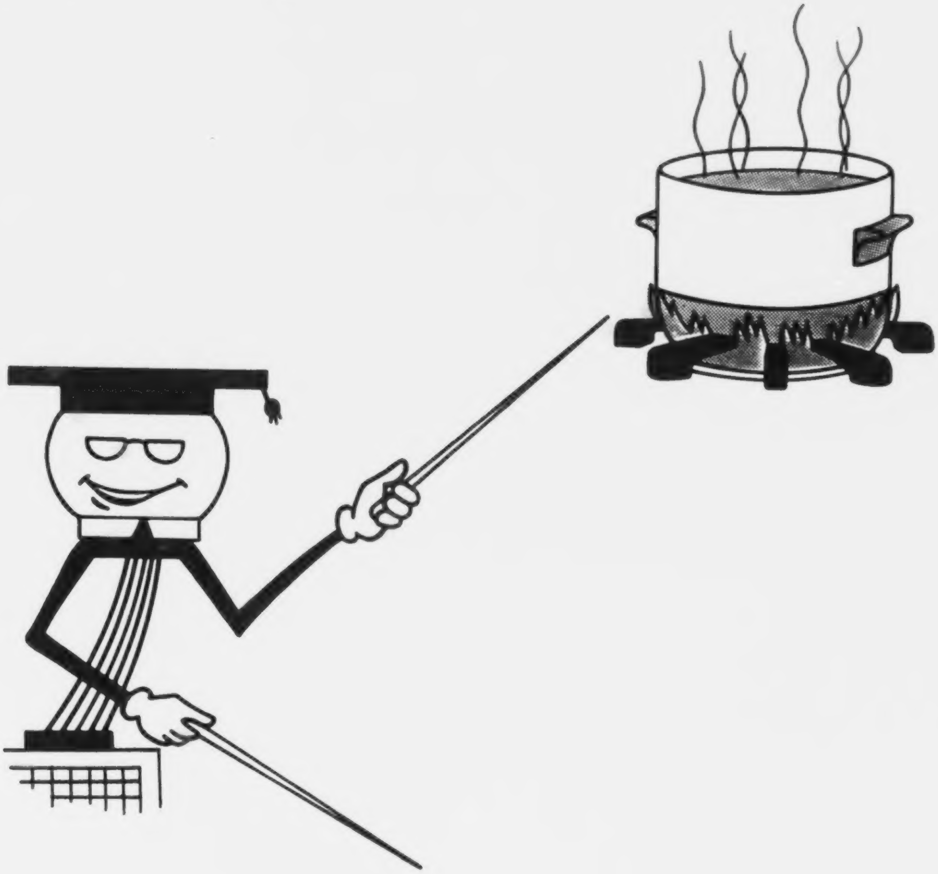
This is a hat .



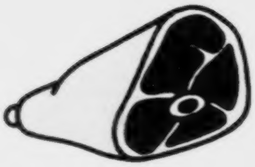
Is this a hat?
This is a hat.

Is this a mop?
This is a mop.

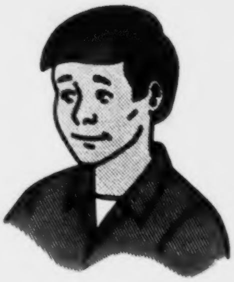




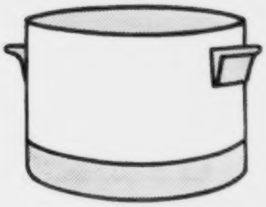
Is this a hot pot?



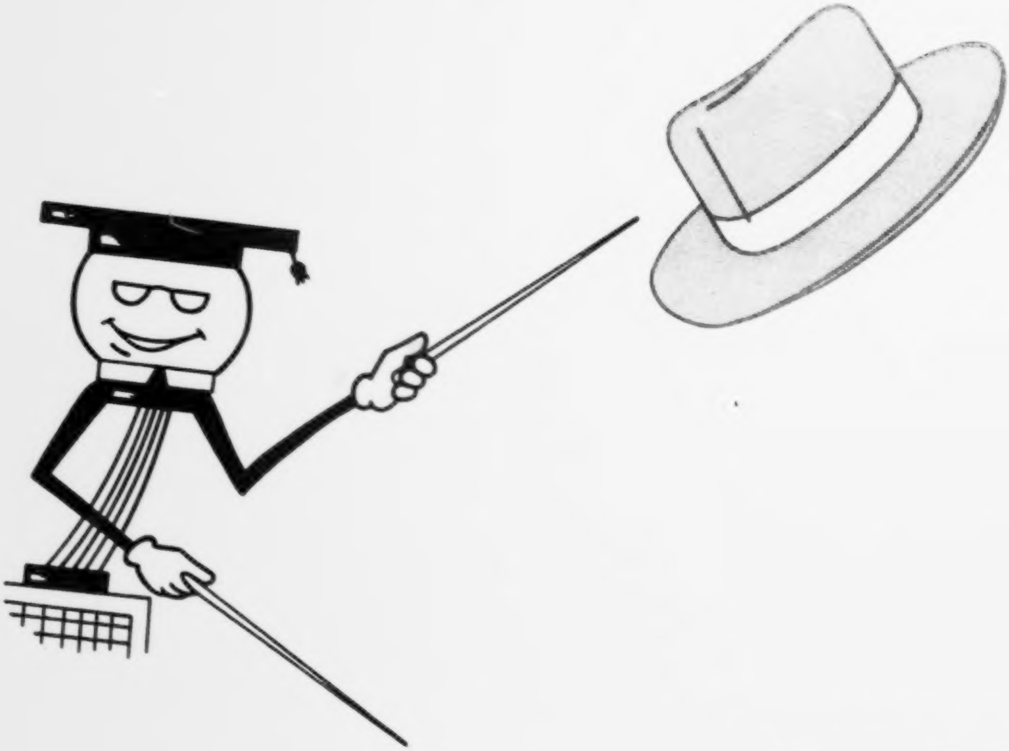
Is this a ham?
It is a ham.



Is this Nan?
It is not Nan.
It is Sam.



Is this a pan?
It is not a pan.
It is a pot.

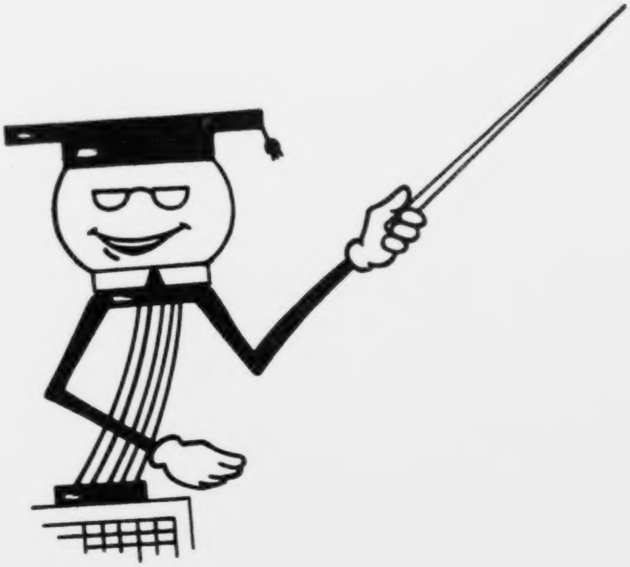


Is this a hat?

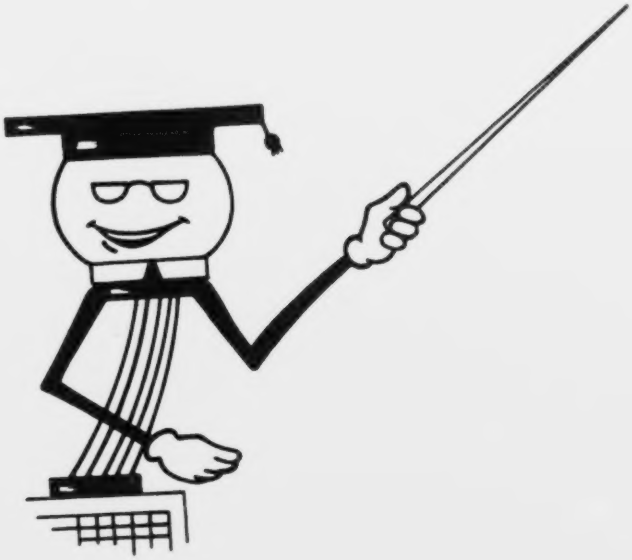
This is a hat.

It is a hat.

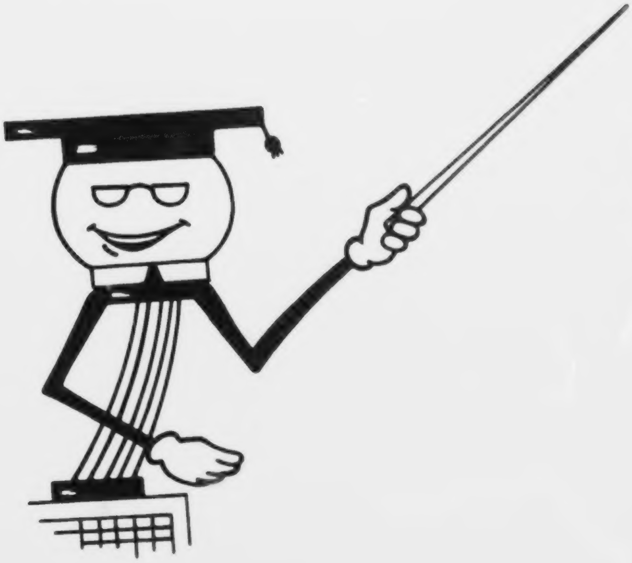
hot not
hat ham
him hit

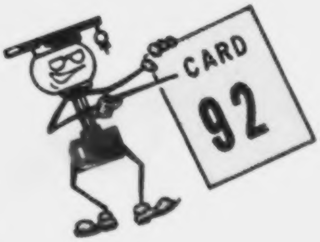


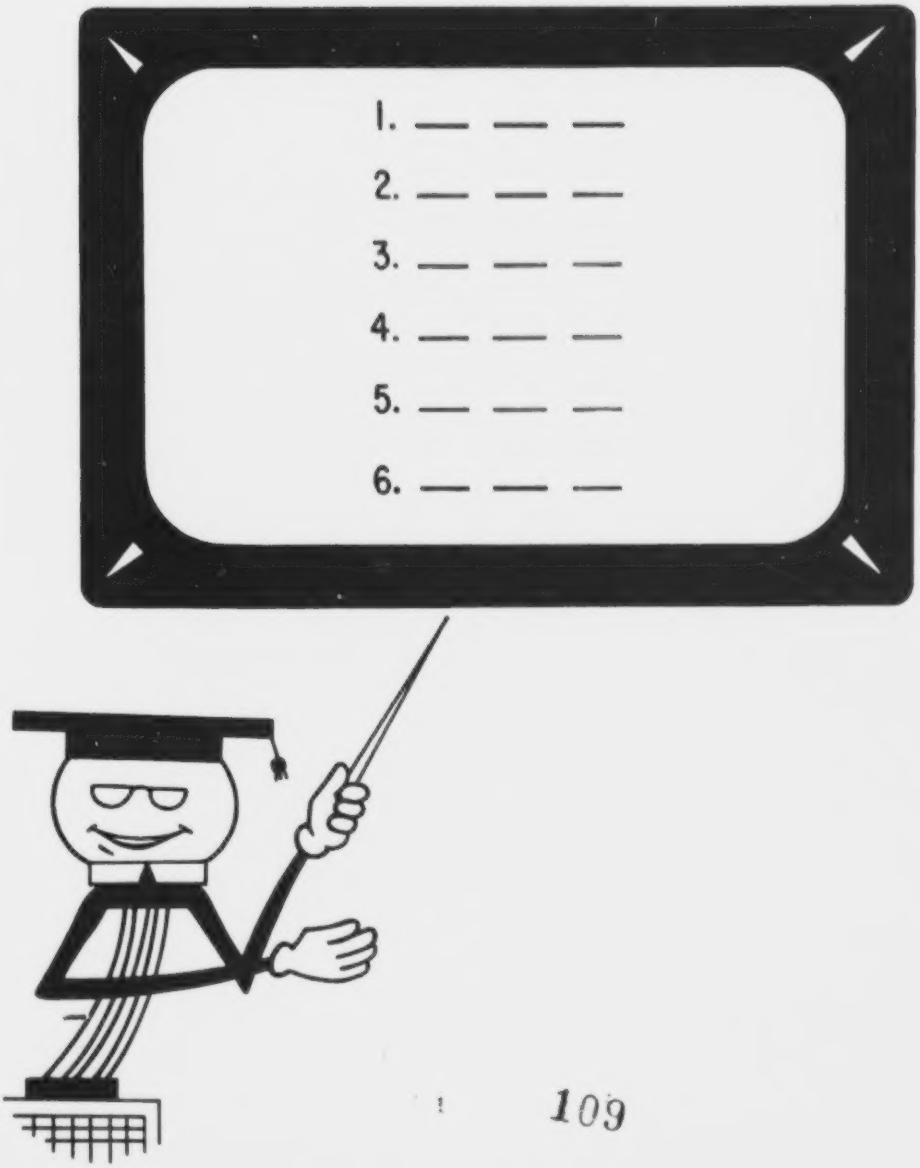
mop top
Bob bib
sit sat



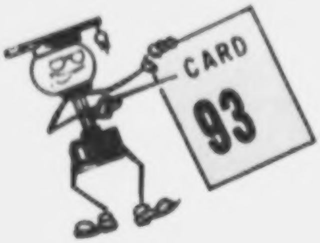
hot not
hat ham
him hit
mop top
Bob bib
sit sat

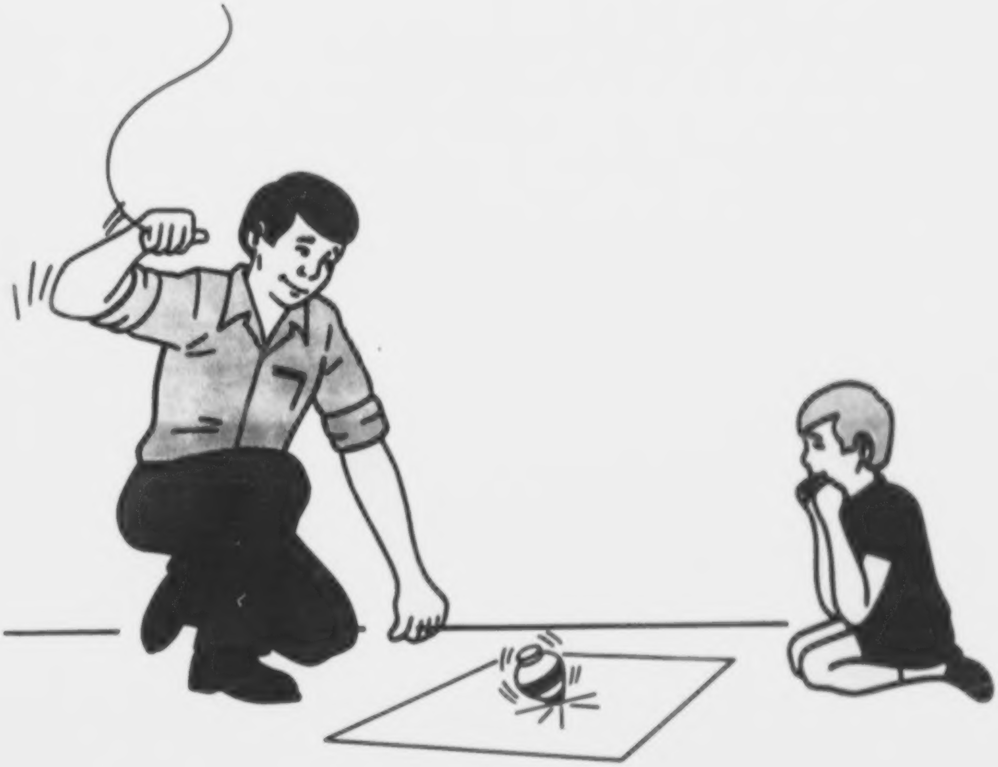




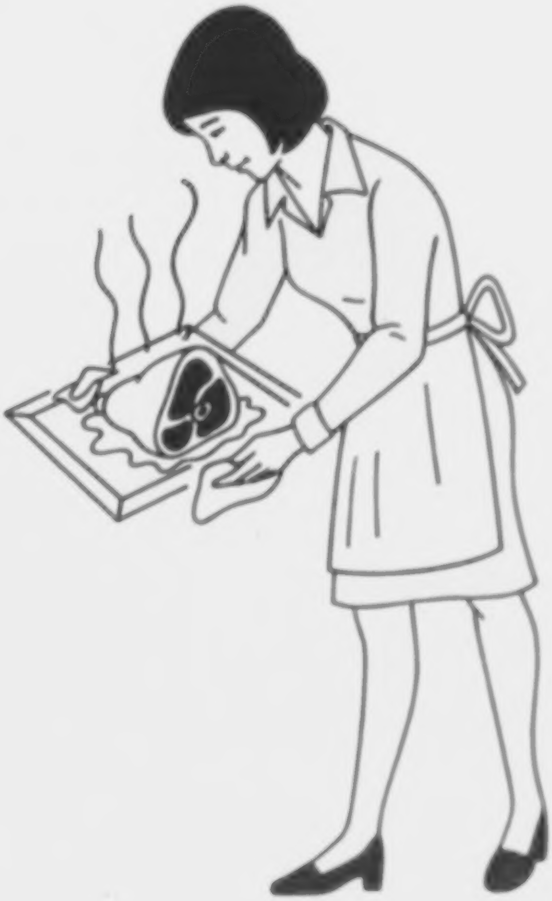


1. ___ ___ ___
2. ___ ___ ___
3. ___ ___ ___
4. ___ ___ ___
5. ___ ___ ___
6. ___ ___ ___

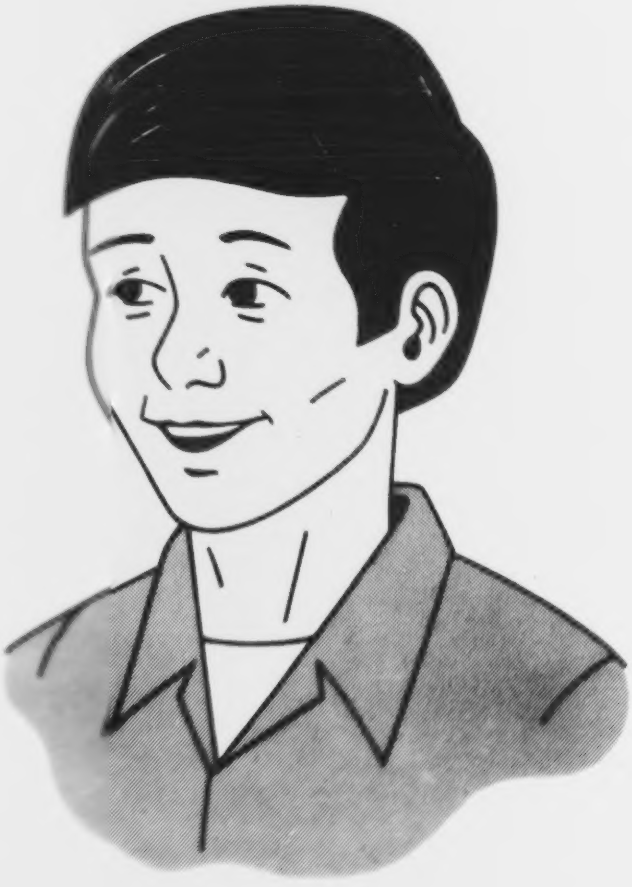




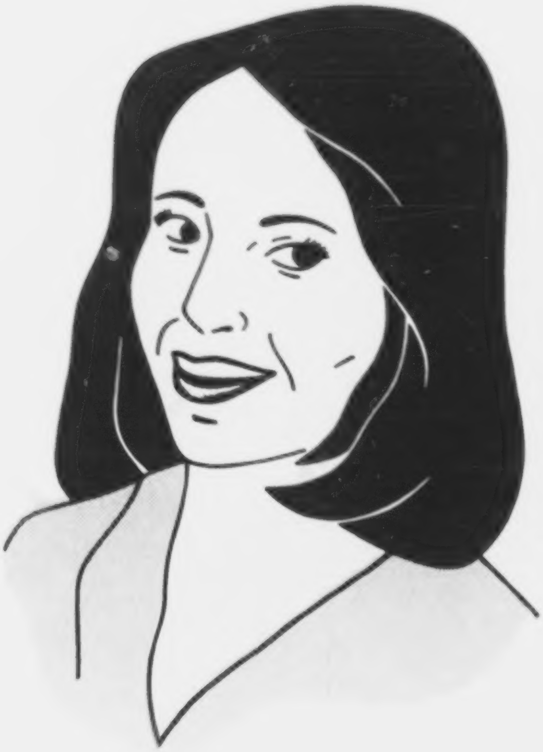
Is this a top ?



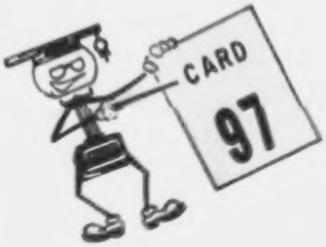
Is this a hot ham ?

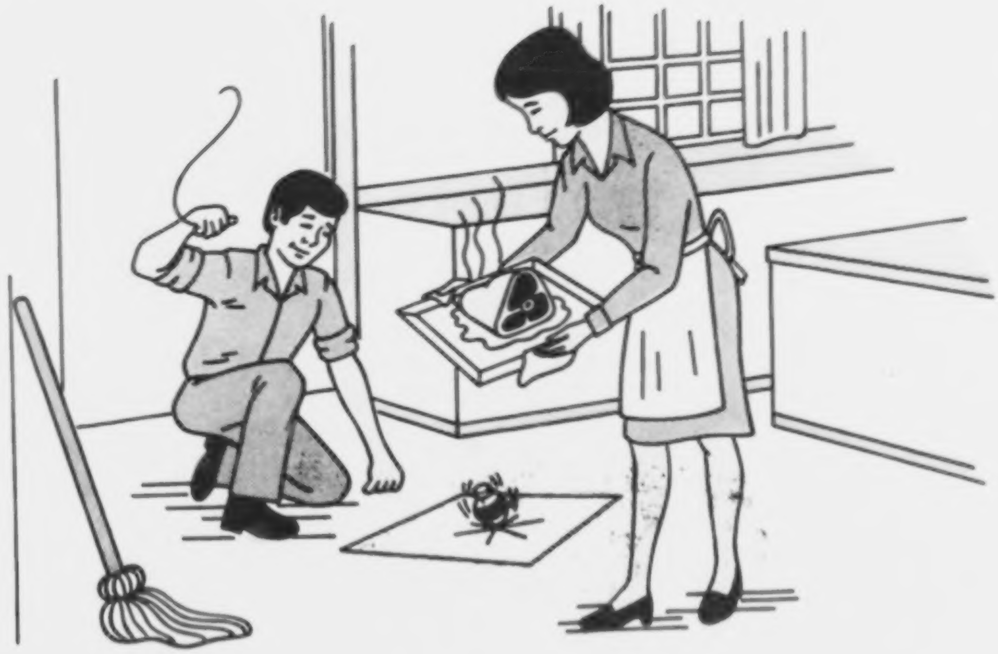


Is Sam a man ?



Is Nan a woman ?





Is this a top ?

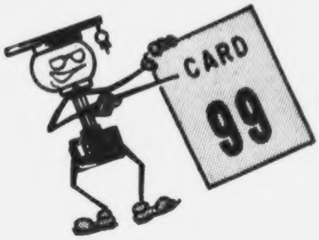
This is a top .

Is this a hot ham ?

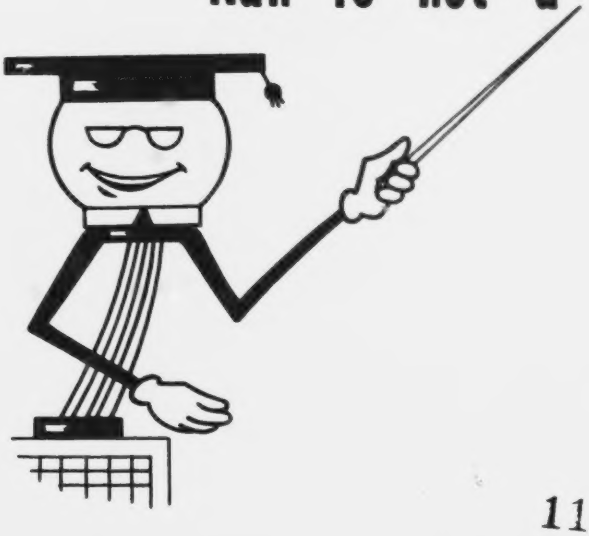
This is a hot ham .

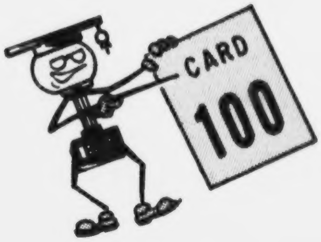
Is this a mop ?

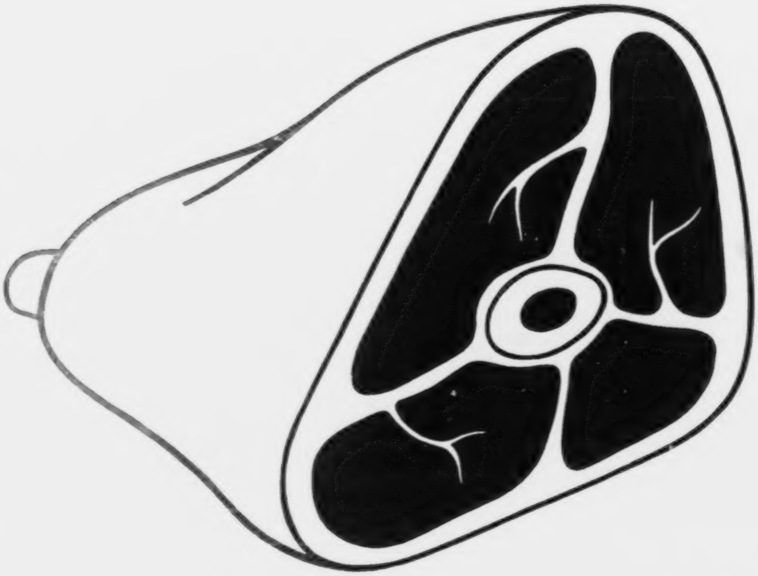
This ham is hot.
Nan is not a man.



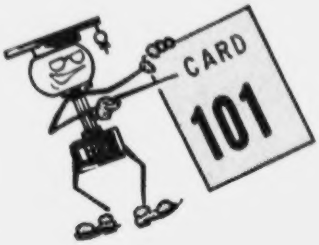
Is this a top ?
This is a top .
Is this a hot ham ?
This is a hot ham .
Is Sam a man ?
Sam is a man .
Is Nan a man ?
Nan is not a man .

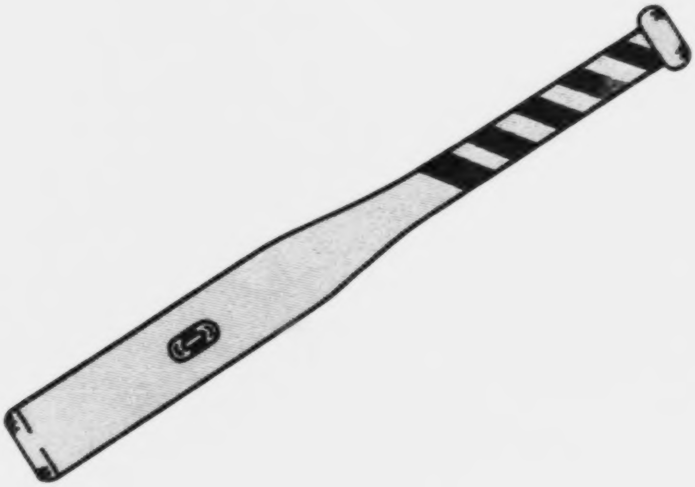




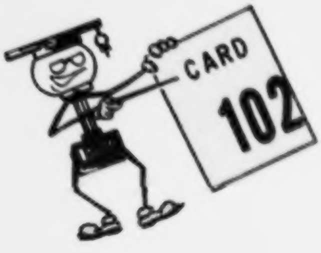


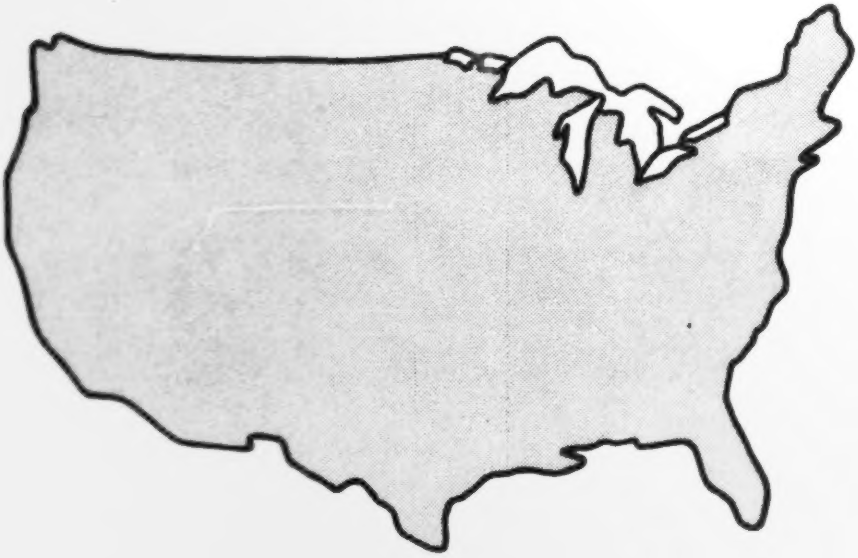
ham mop Sam



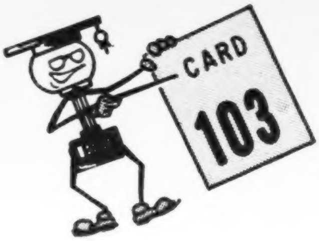


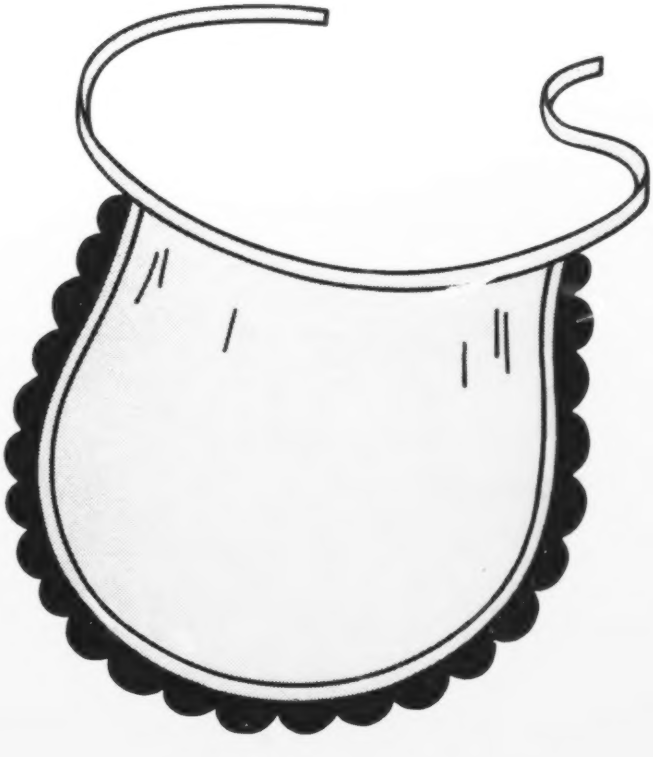
mop **bat** **bib**



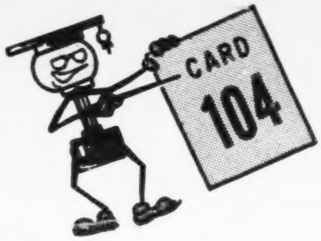


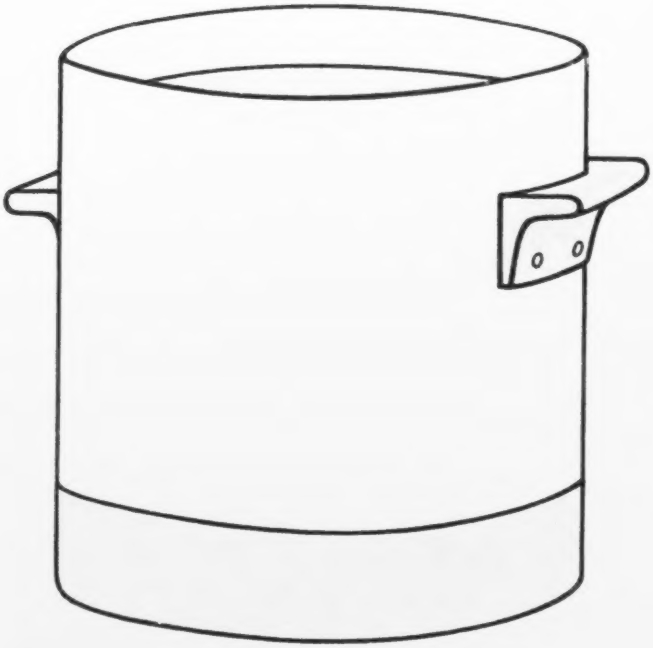
mop　　map　　pot



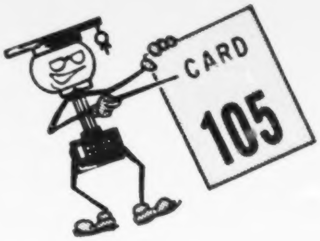


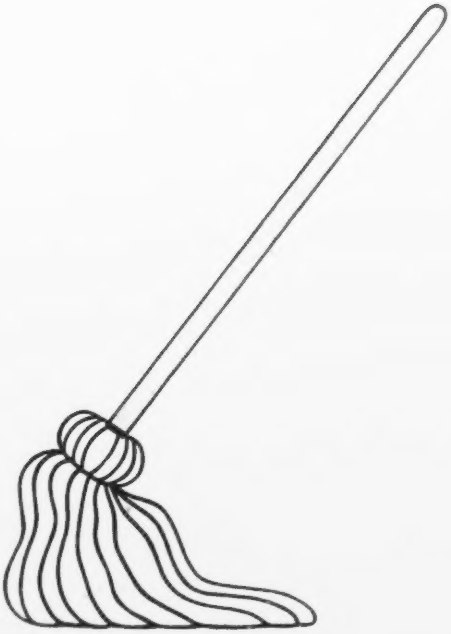
bat **bib** **pot**



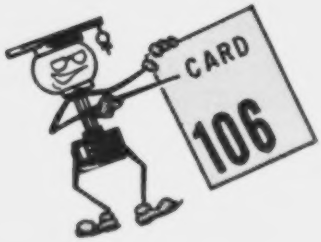


mop **map** **pot**

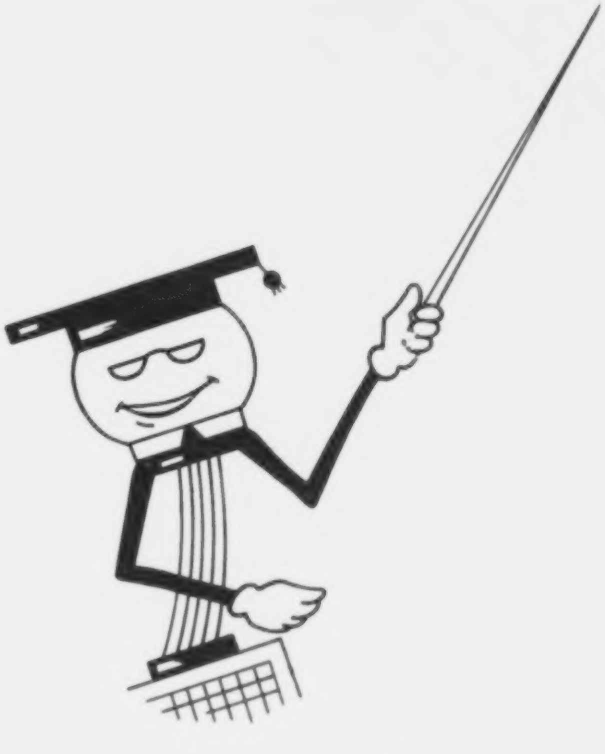


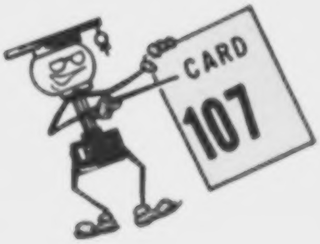


mat **bat** **mop**

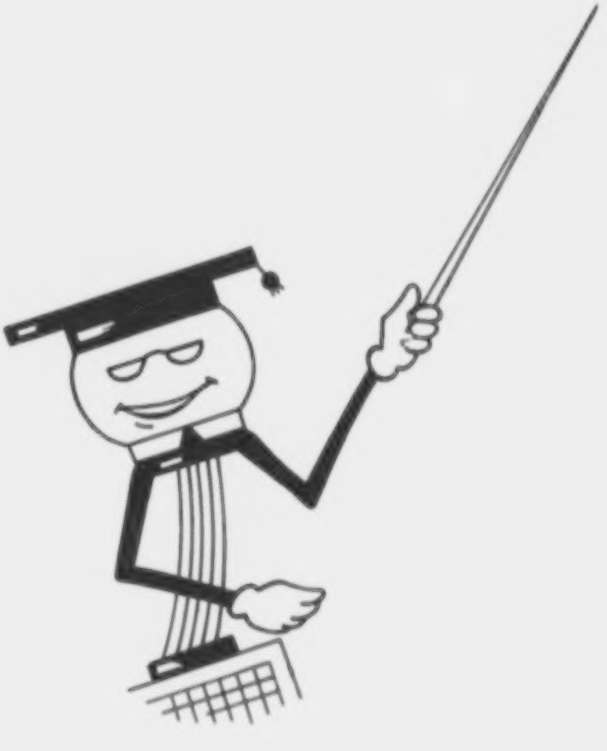


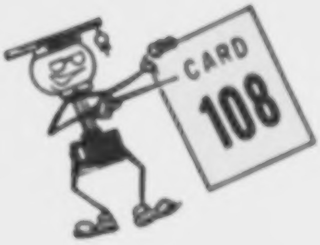
this that is



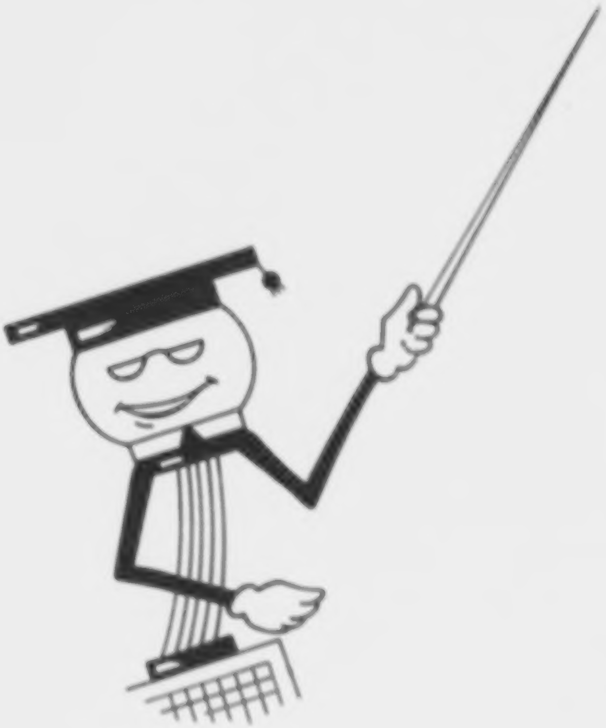


Sam sat sit

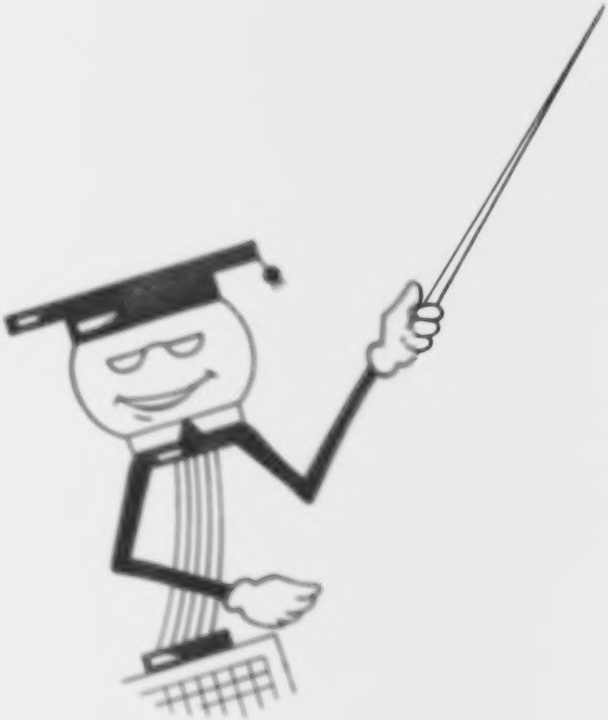


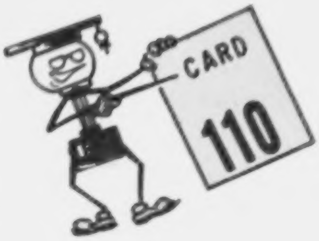


bib Bob bat

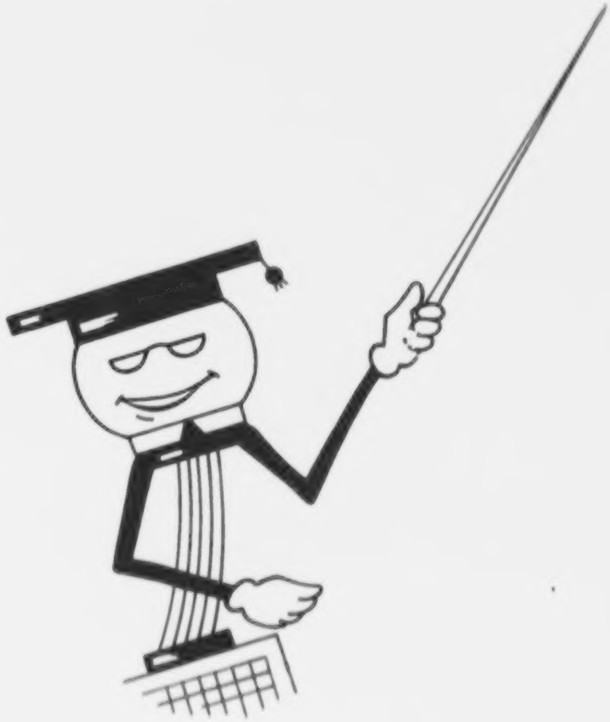


hit hot hat

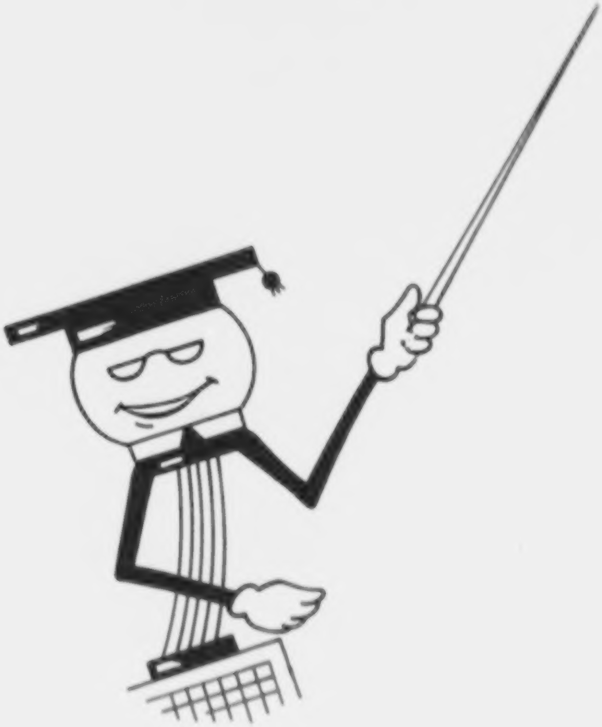




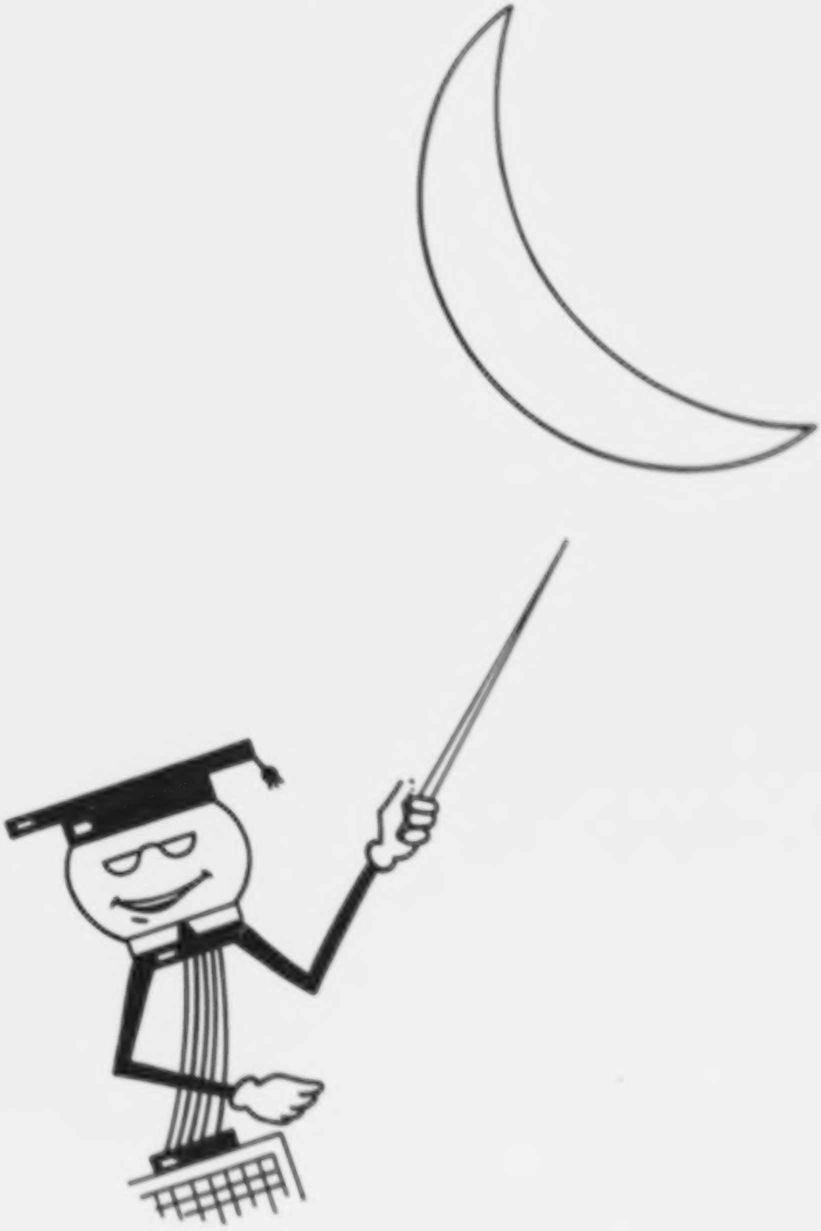
hat ham him



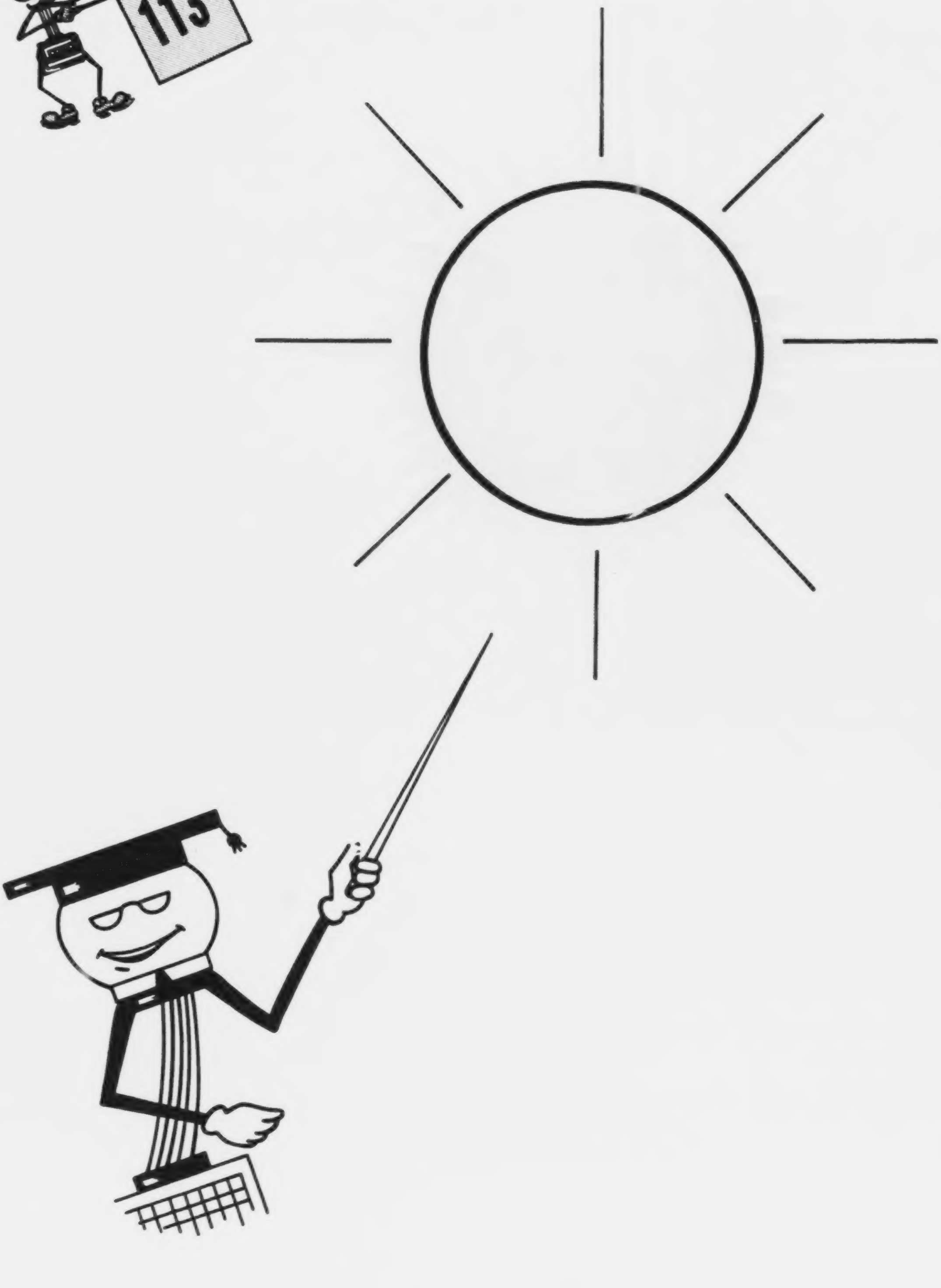
tip   top   tap



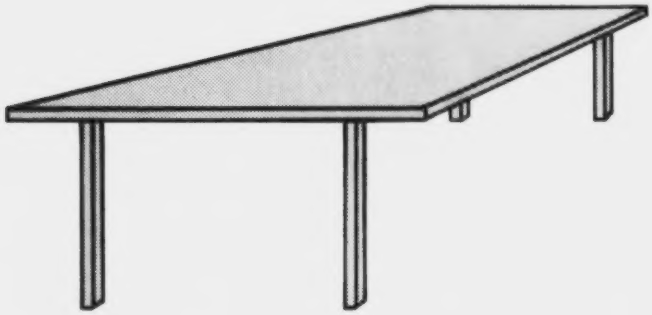
CARD
112

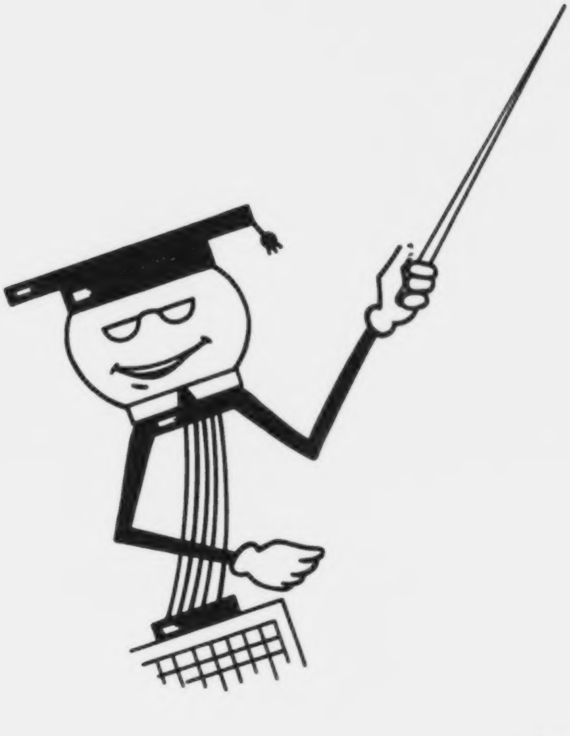


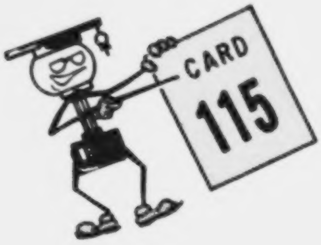
CARD 113



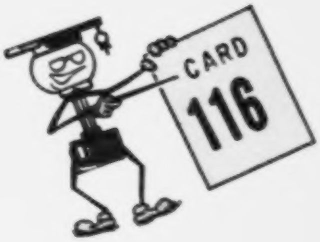
CARD
114

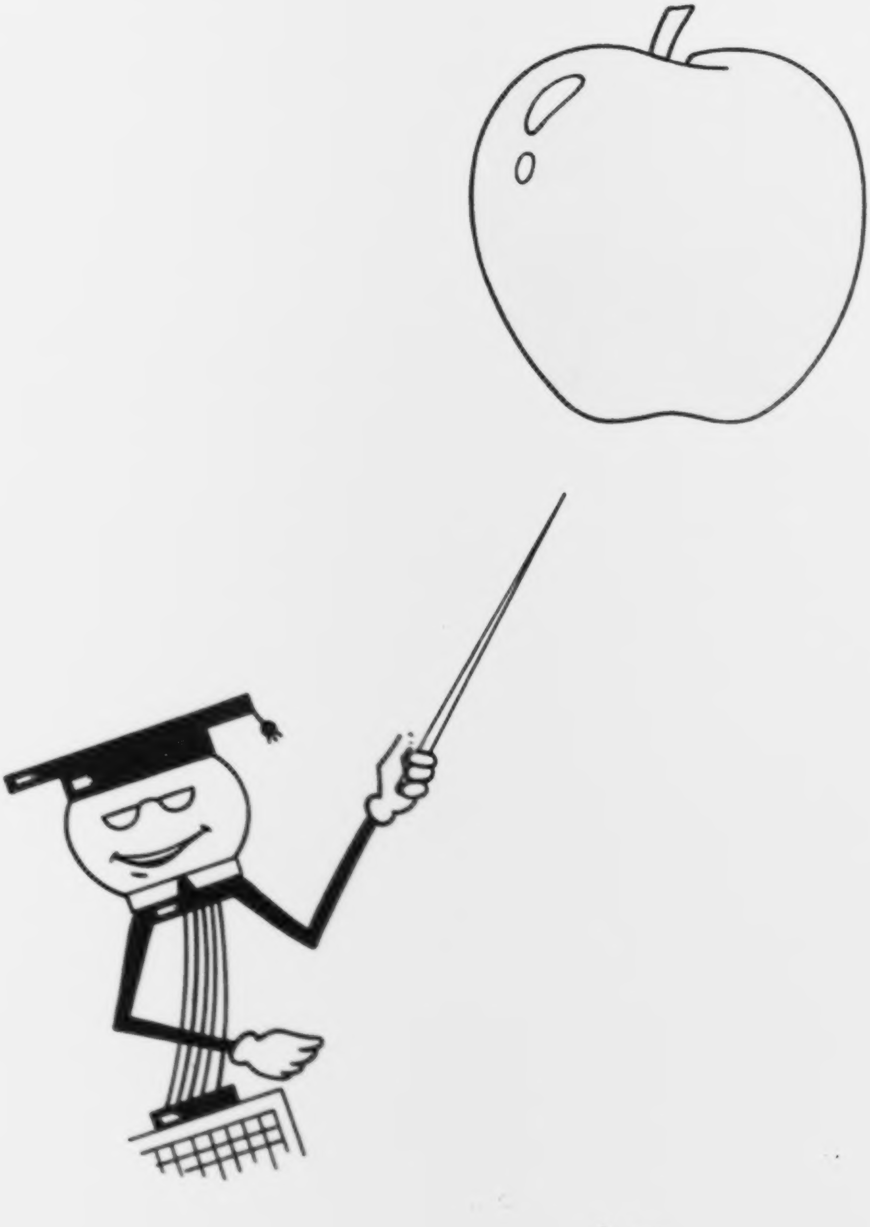


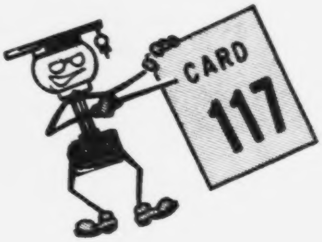


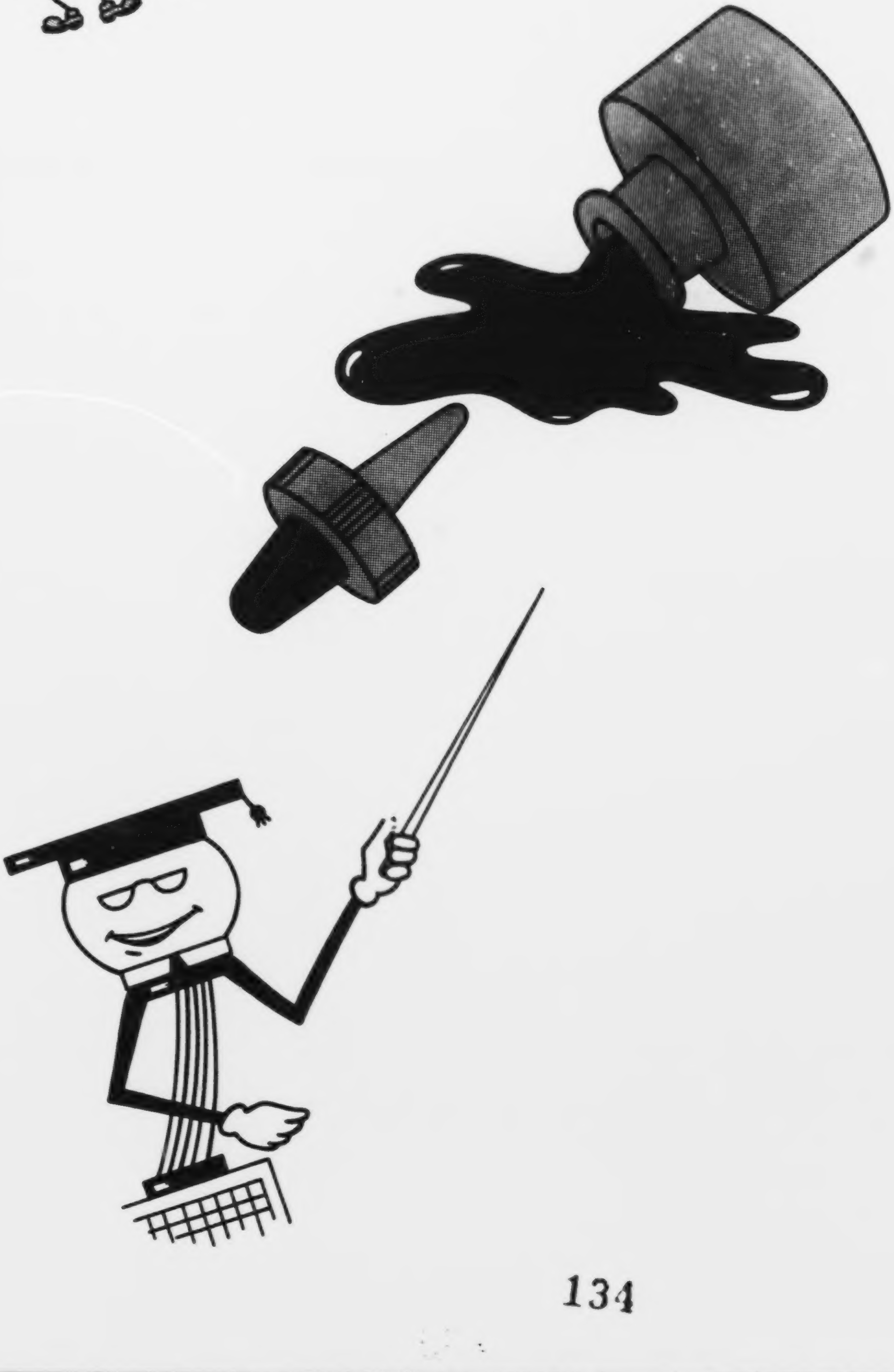


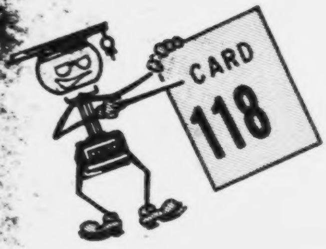
? ame

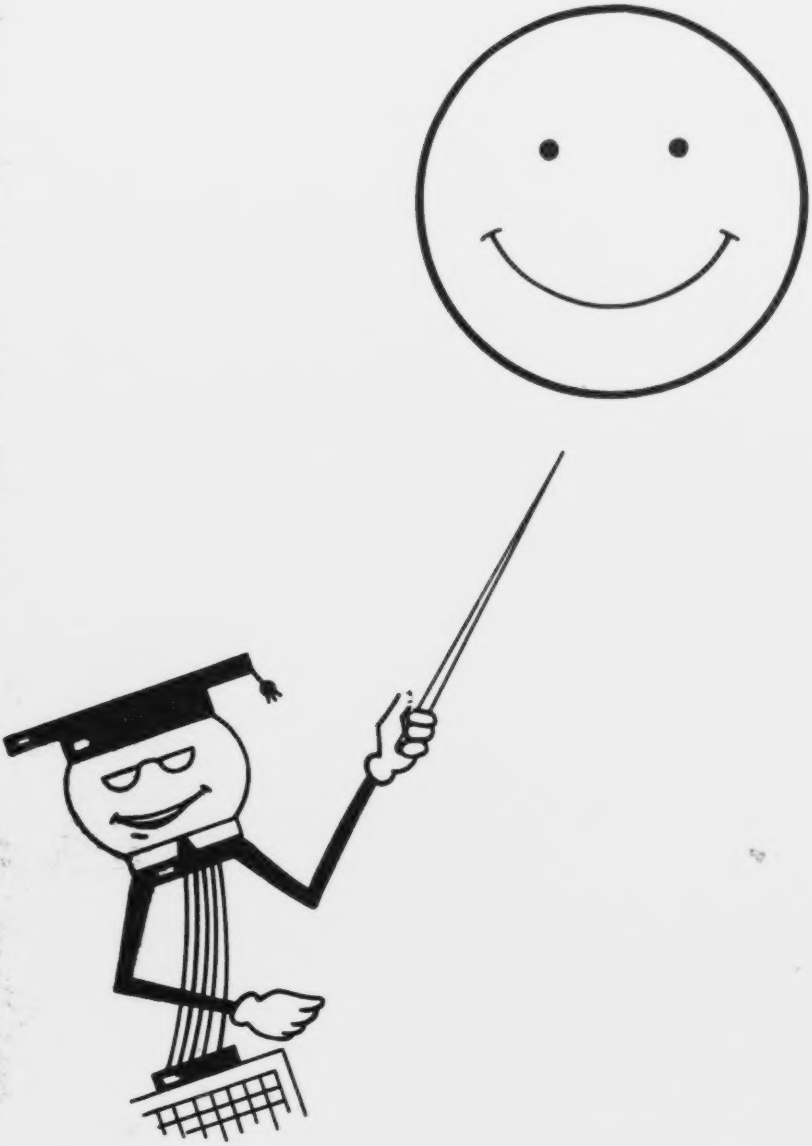

CARD
116

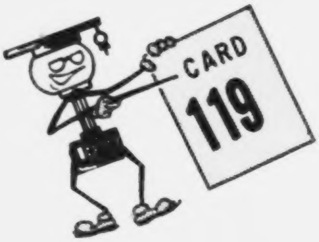


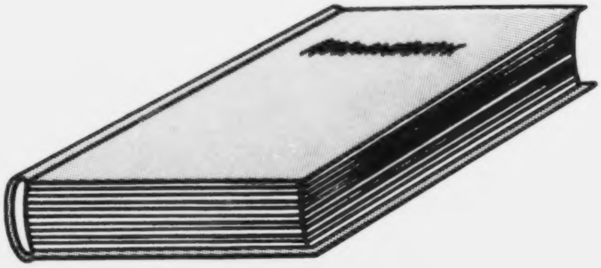

CARD
117

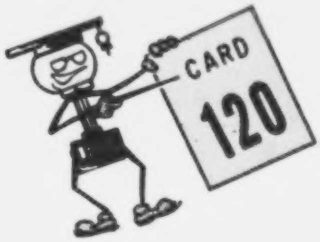



CARD
118

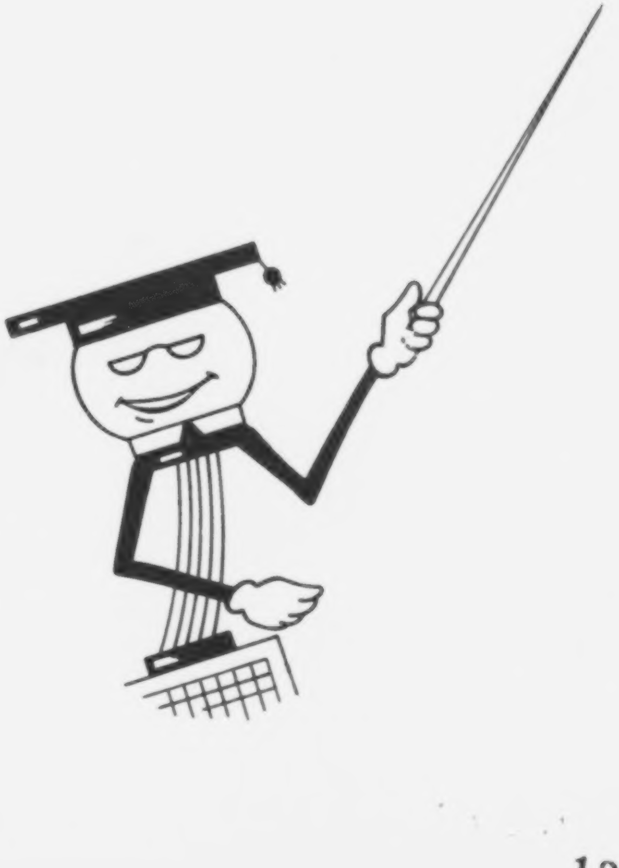


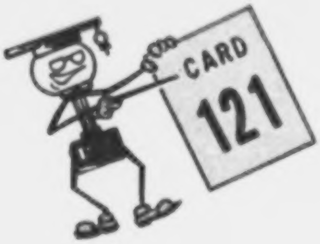

CARD
119

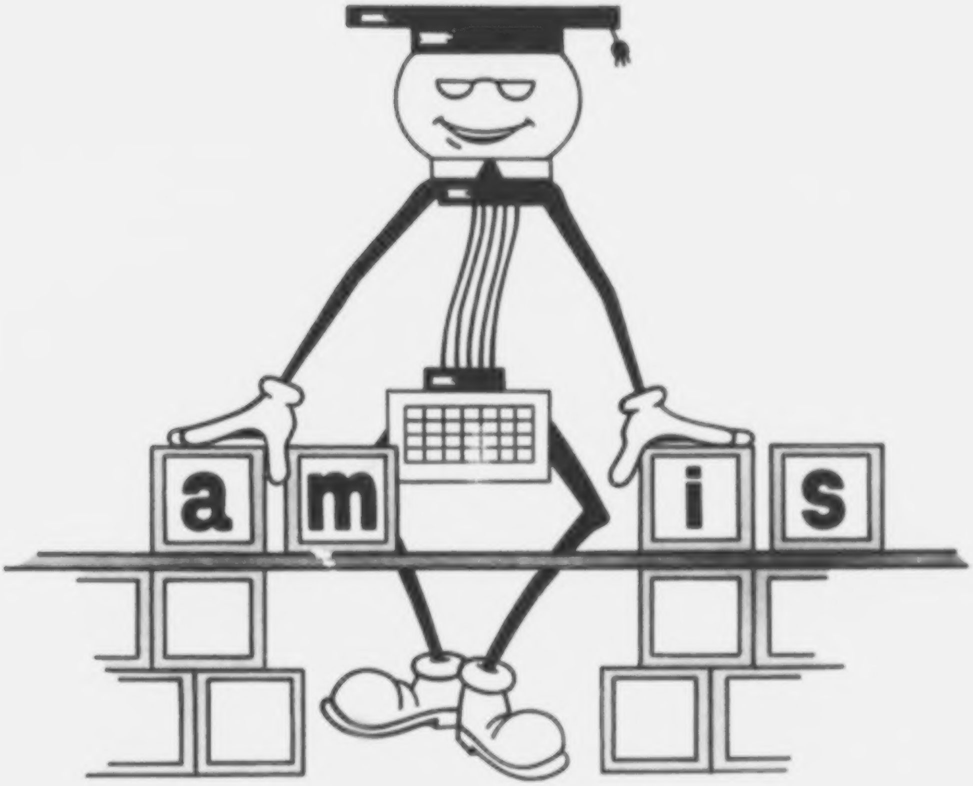




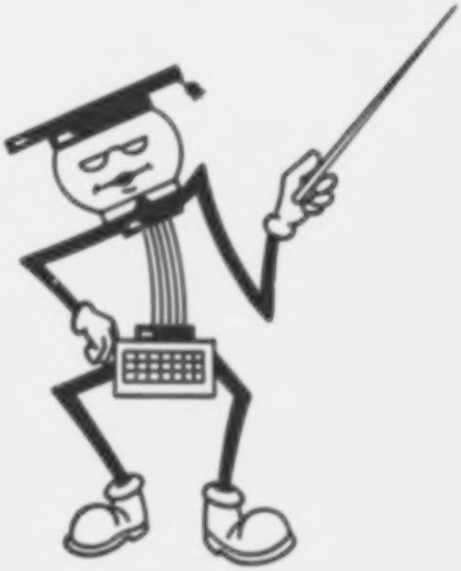
__?__ n




CARD
121


a
m
i
s

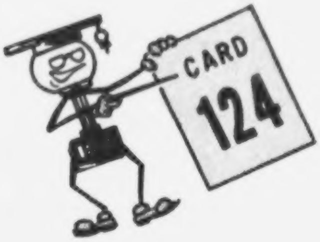
I __ a man.

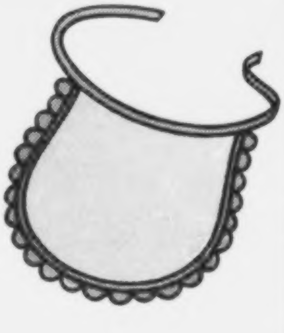


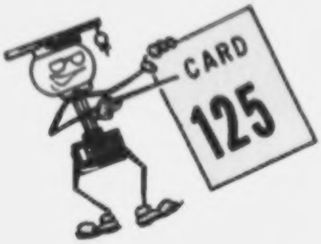
am **is**

Sam __ a man.

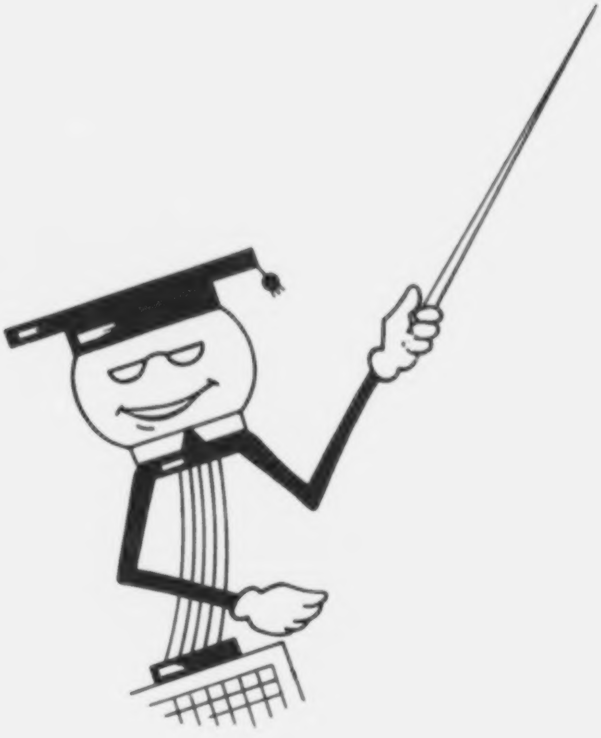
am is



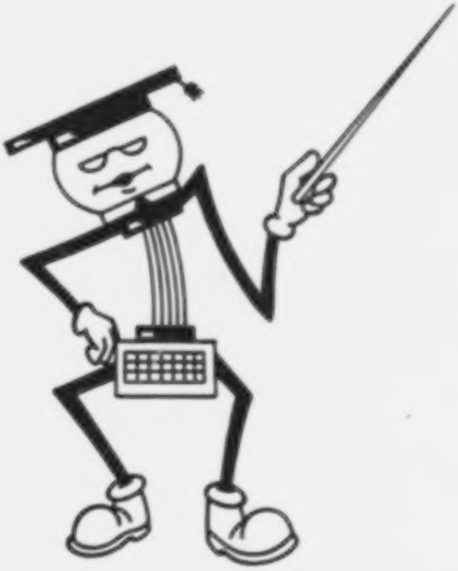
This __ a bib . 



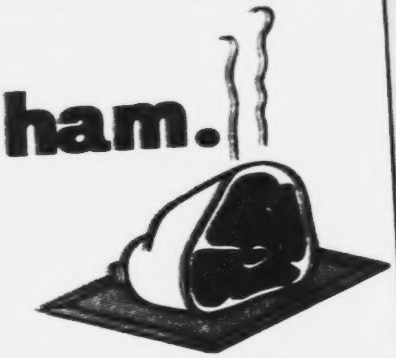
_ _ I Nan?

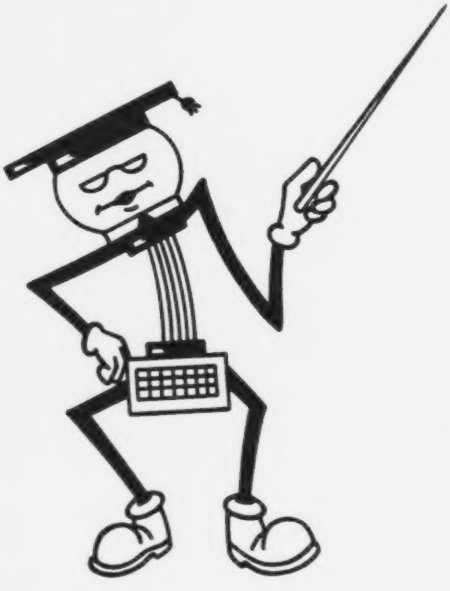


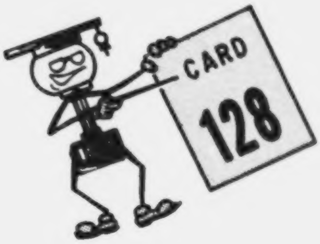
_ _ this a map?



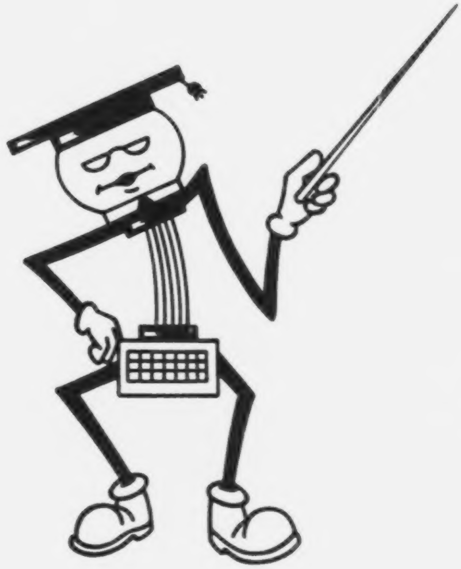
This __ a hot ham.



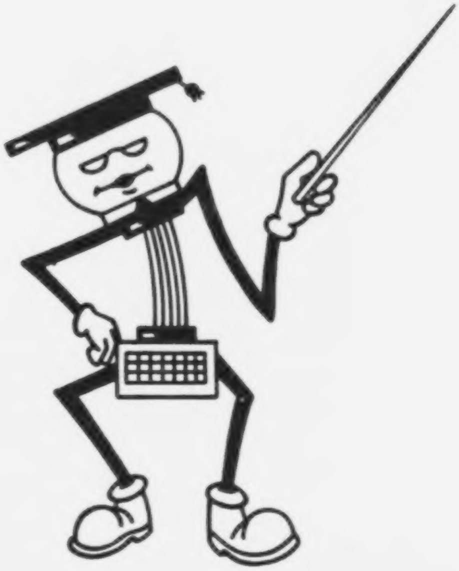


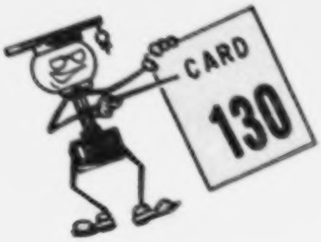


I __ not a man.



This _ _ not Sam.



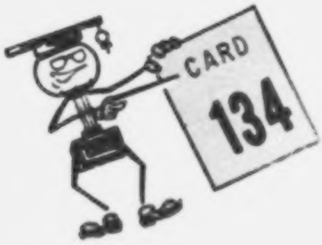


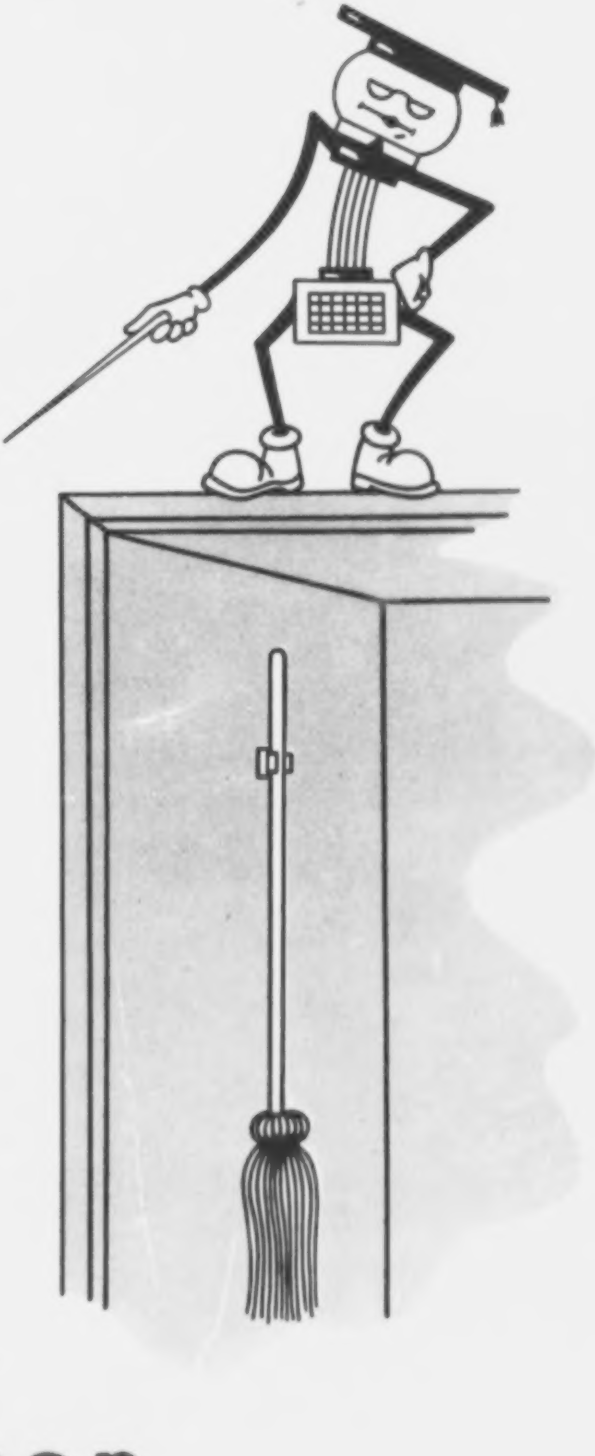
Pam __ not a man.

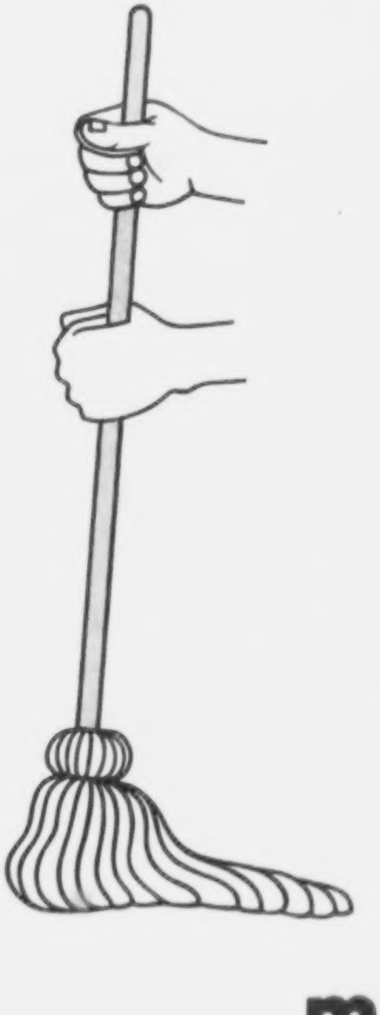
This __ a bat .

1. That __ Bob.
2. __ this a mop?
3. I __ hot.
4. This __ a top.
5. __ I Sam?

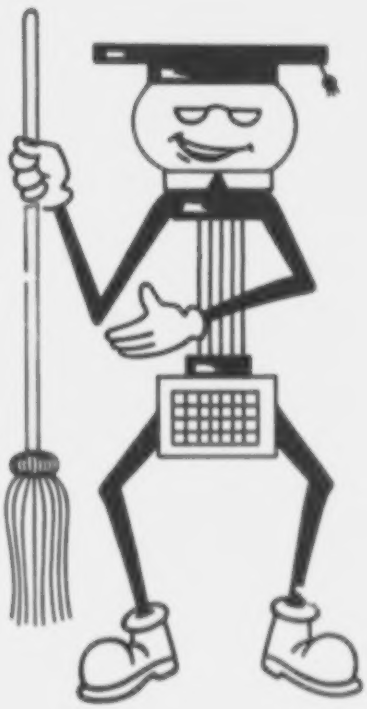
1. **It __ a hot pan.**
2. **__ it a ham?**
3. **__ I Bob?**
4. **__ I hot?**
5. **It __ not a pot.**



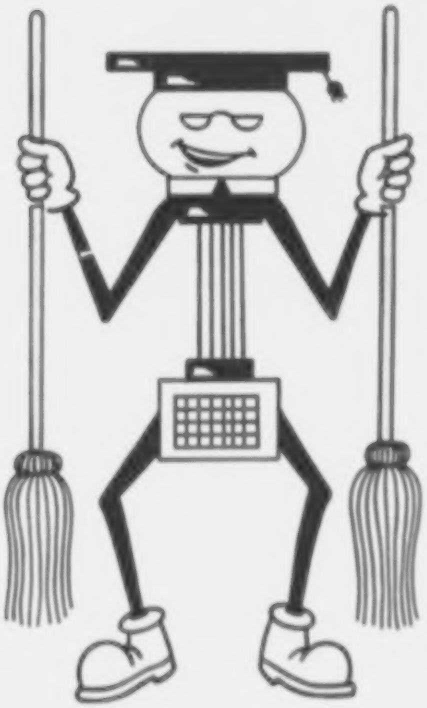




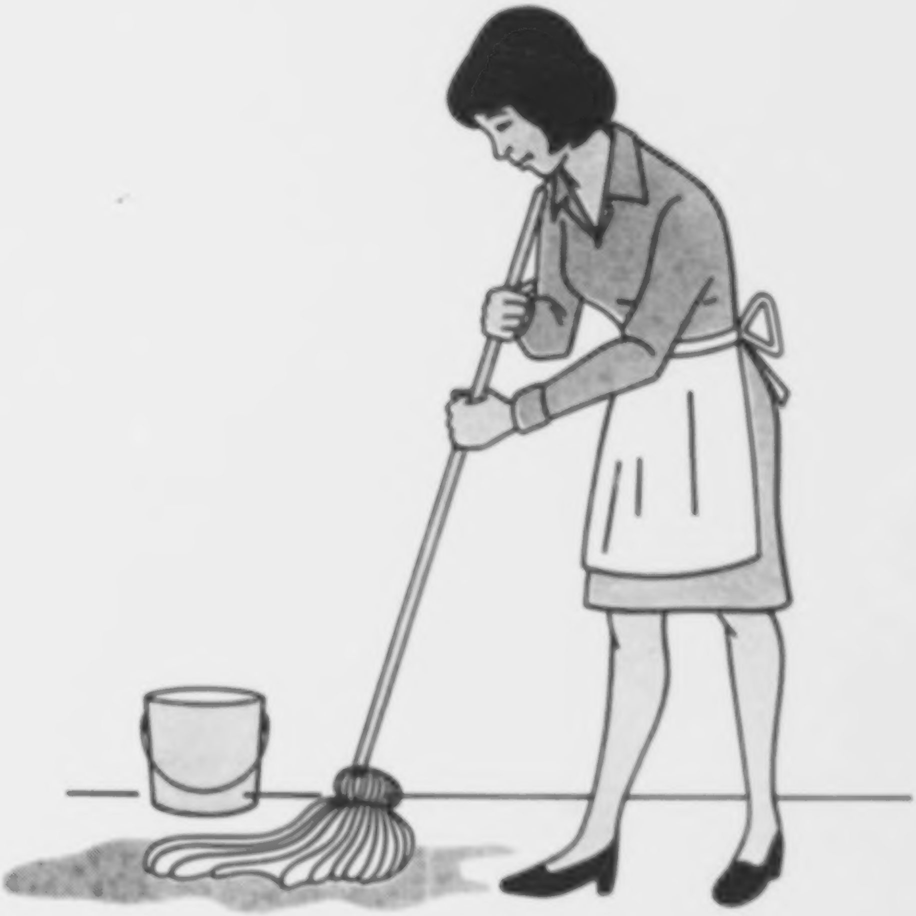
mop



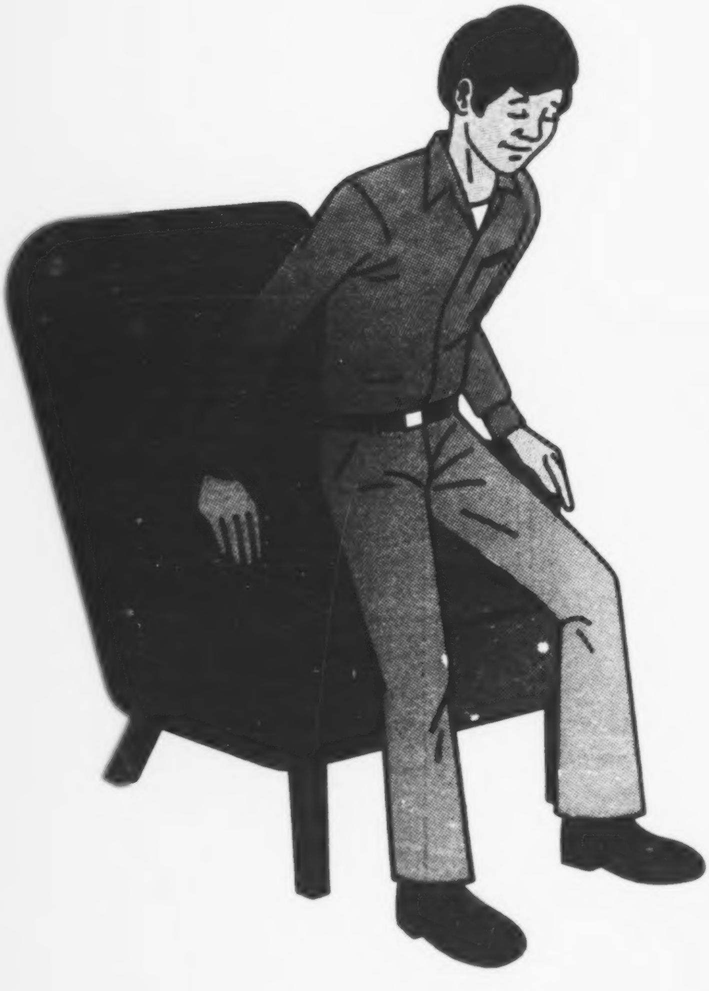
mop



mops

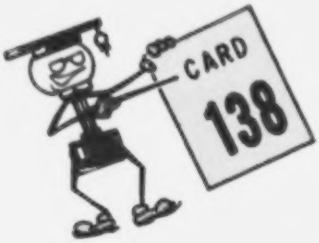


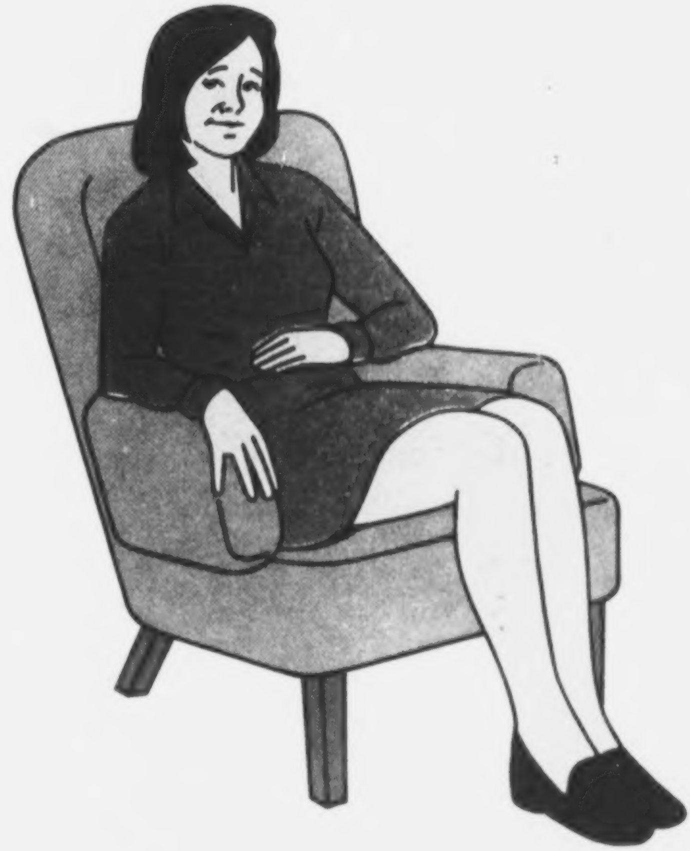
Nan mops.



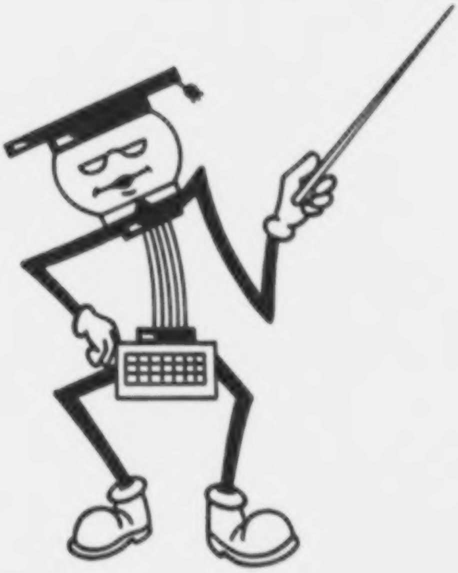
sit

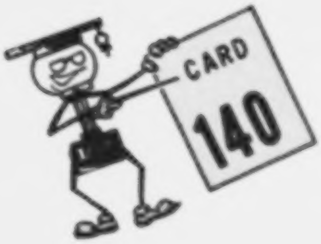
155/156


CARD
138

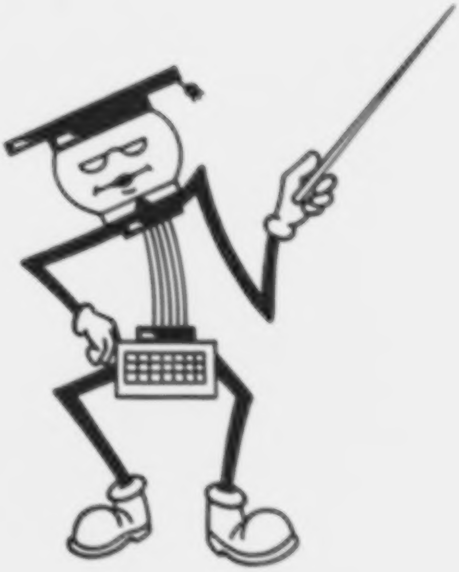


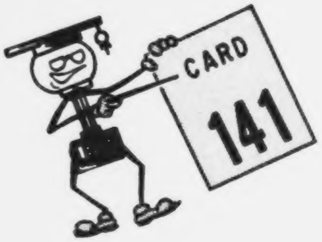
sit sits



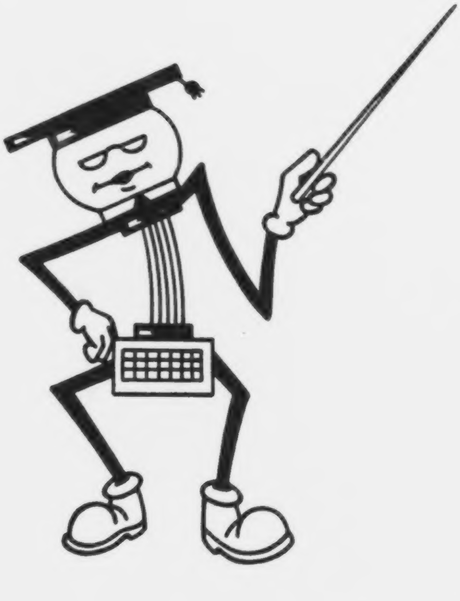


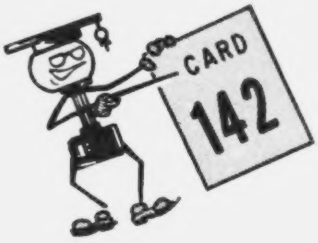
mop mops



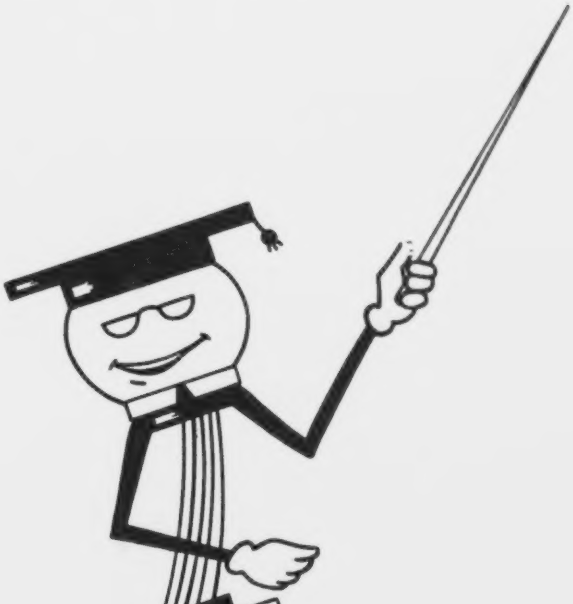


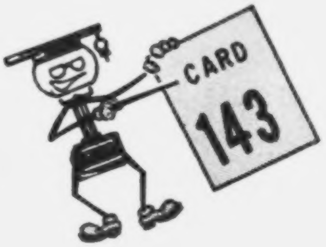
no



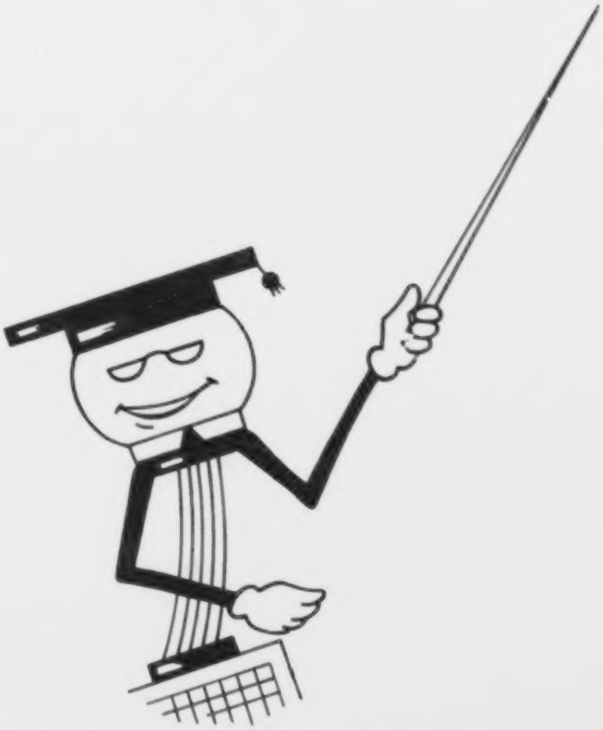


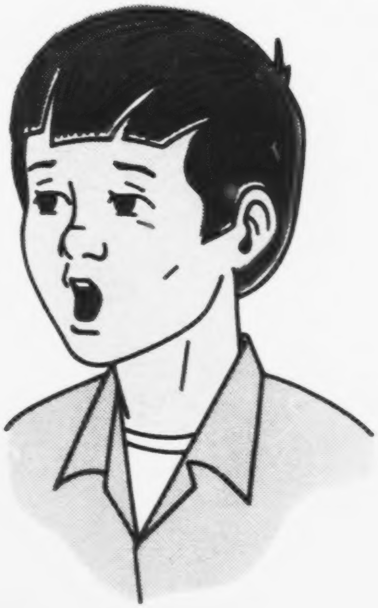
on not no



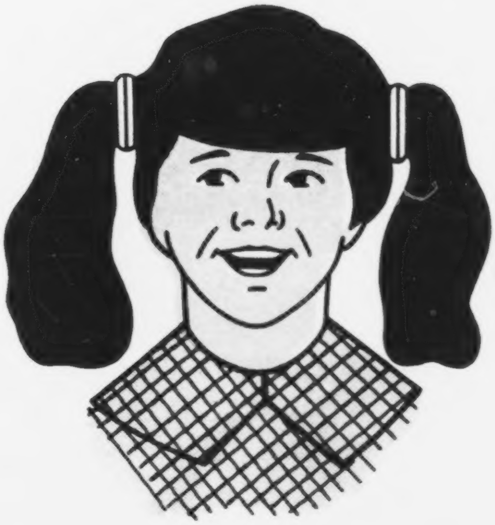


No, it is not Pam.





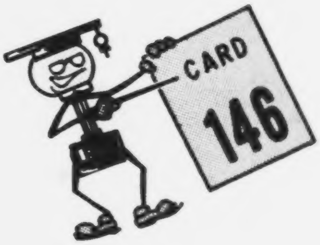
No! No! Bob!

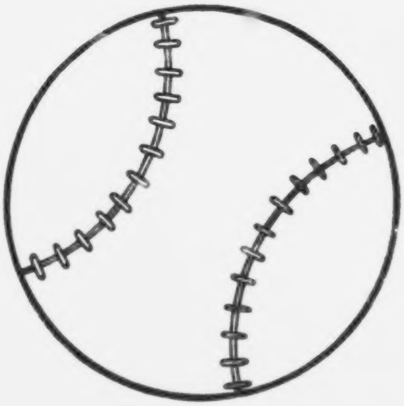


Is this Bob?

No, it is not Bob.

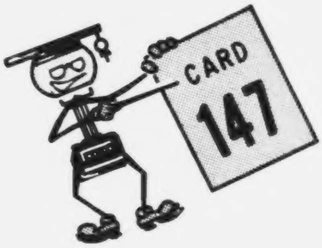
It is Pam.

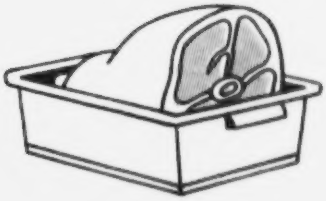




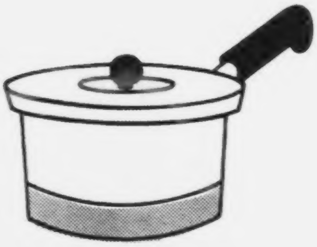
Is this a bat?

No, it is not a bat.

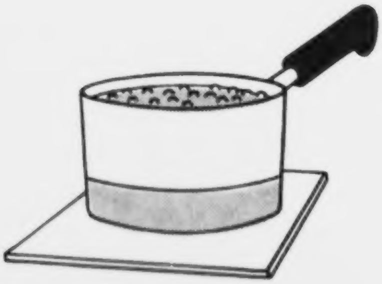




This ham is in a pan.

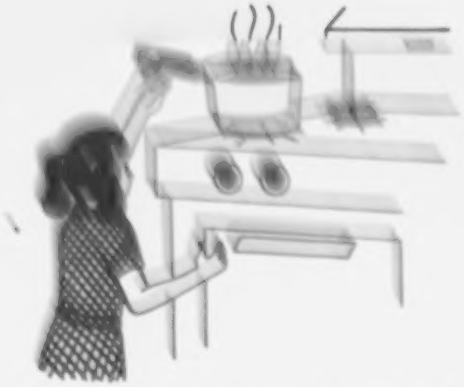


A top is on this pan.

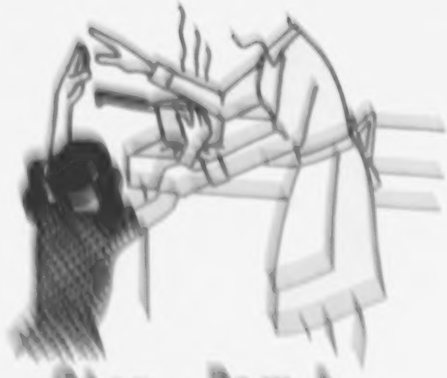


This pan is on a mat.

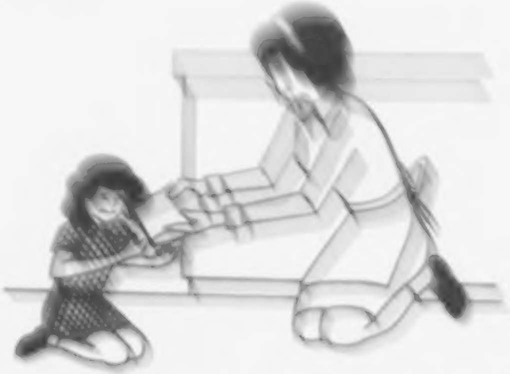
This is a hot pan on a mat.



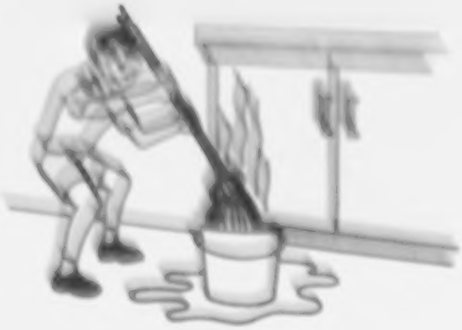
This pan is hot!



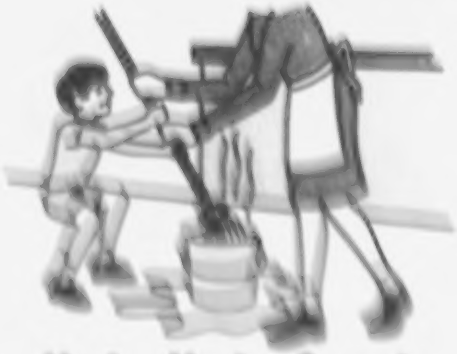
Stop, Pam!



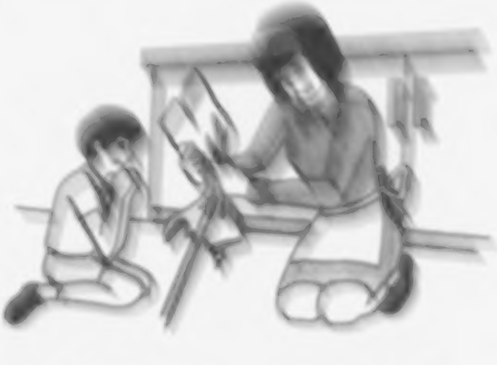
This pan is not hot.



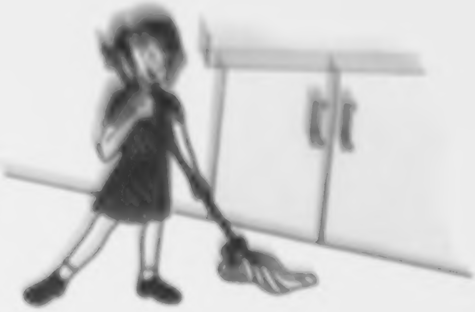
This mop is hot.



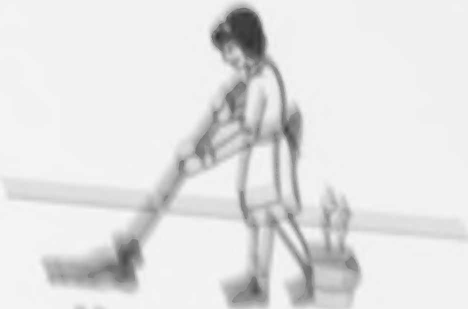
No! No! Sam!



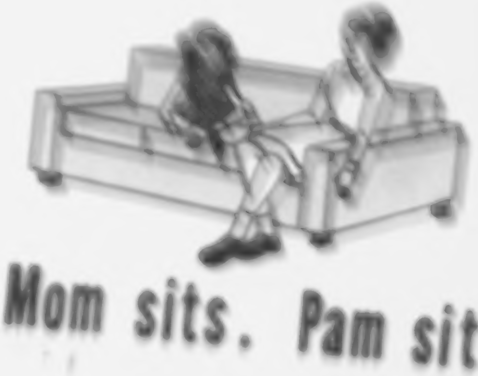
This is a mop.



Pam mops.

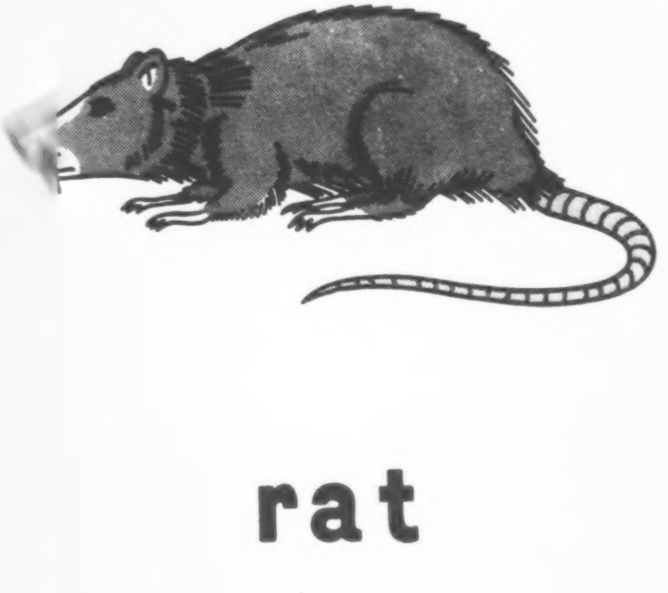


Mom mops.



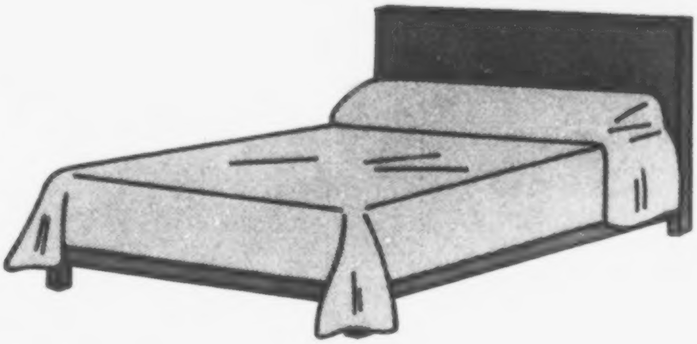
Mom sits. Pam sits.

R r

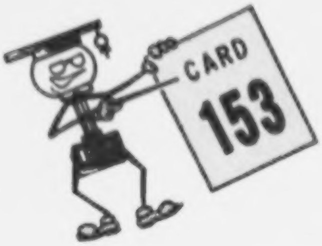


rat

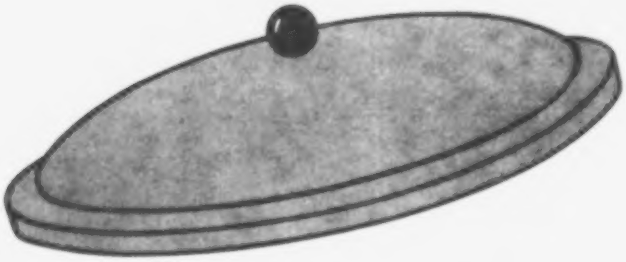
E e D d



bed

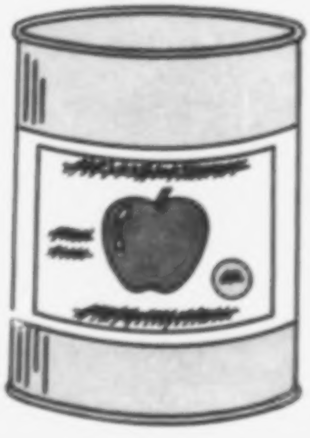


L l

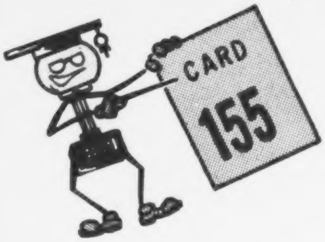


lid

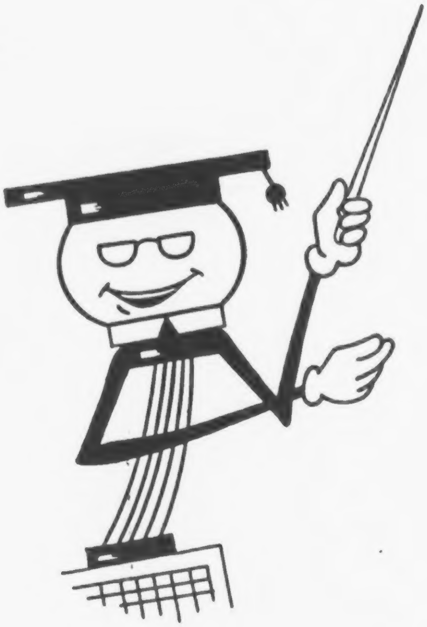
C c



can

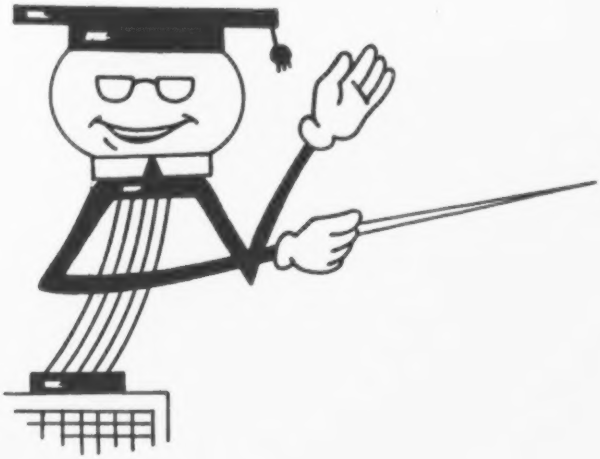


a e i o u



a

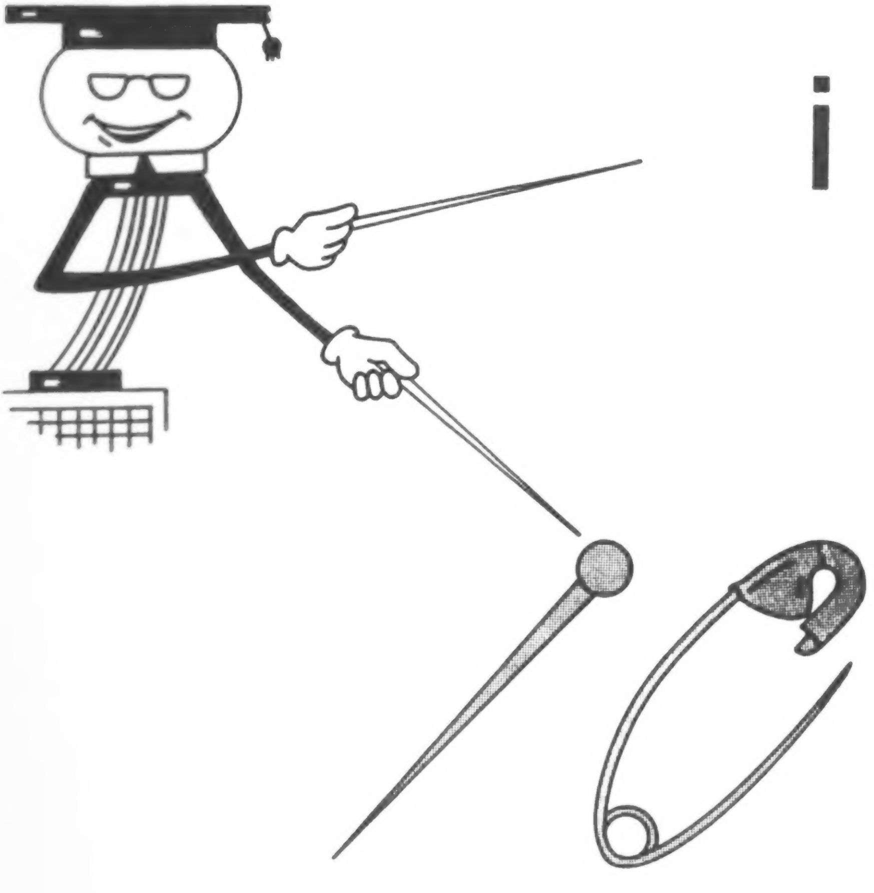
bad pan man



e

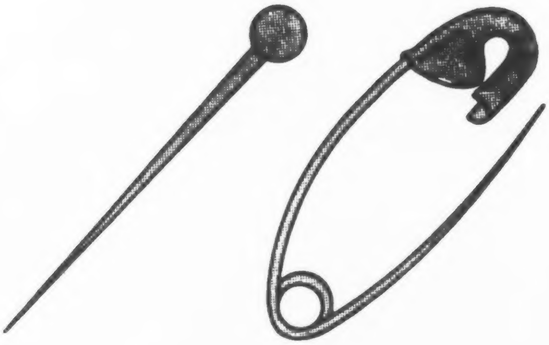
bed men

i

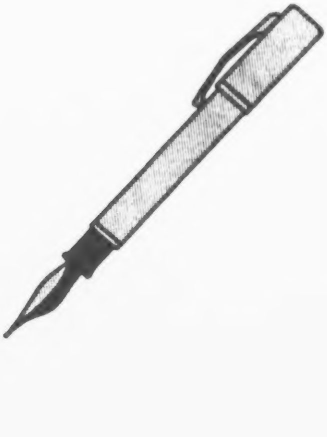


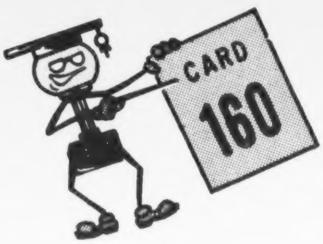
pin

pin

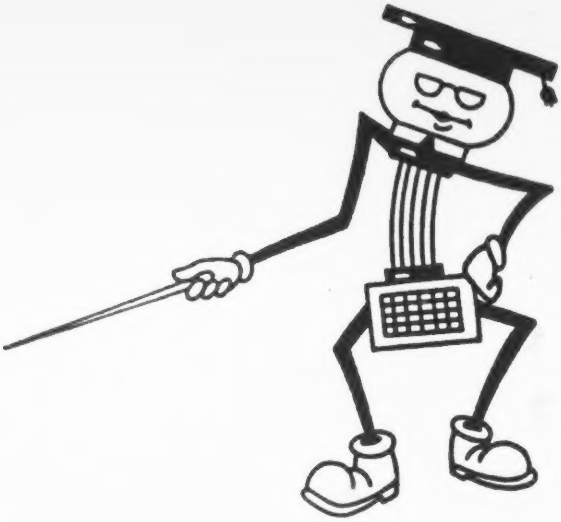


pen

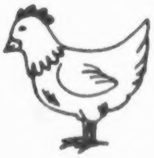




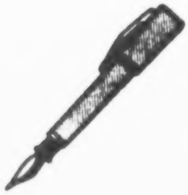
___en



hen

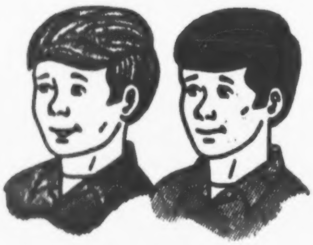


pen

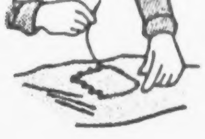


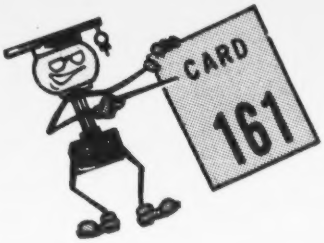
ten 10

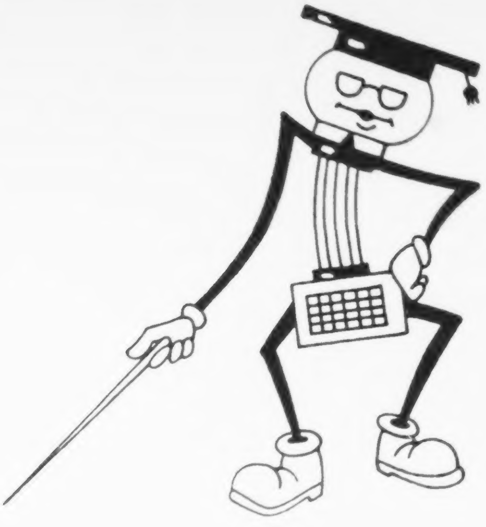
men



mend

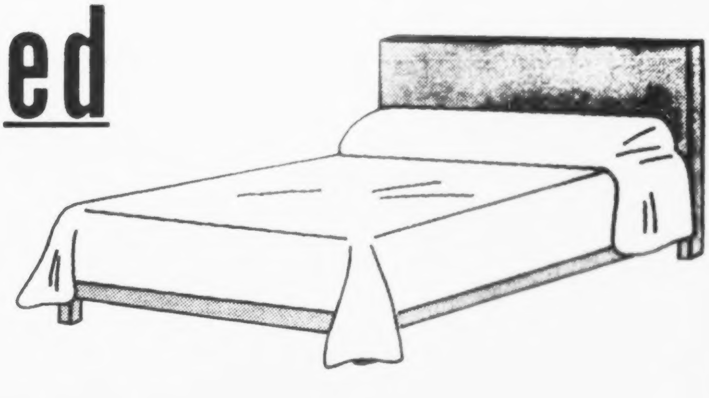






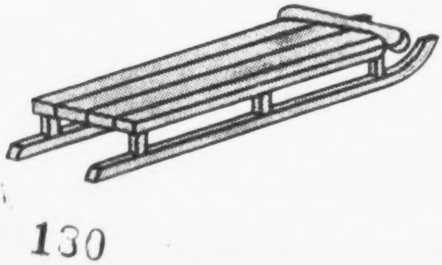
_ed

bed

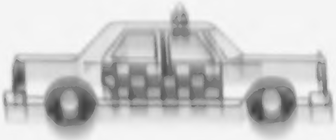


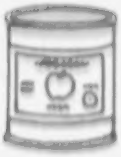
led

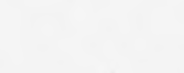
sled



ca_

cab 

can 

cap 

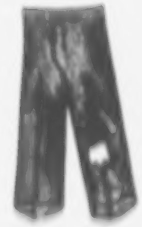
cat

_ip

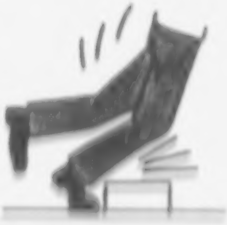
dip

lip

rip



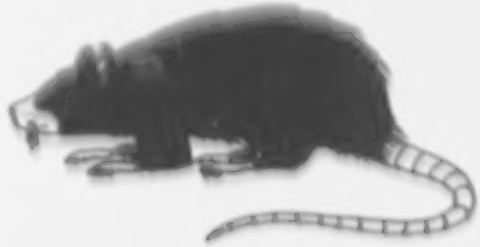
trip



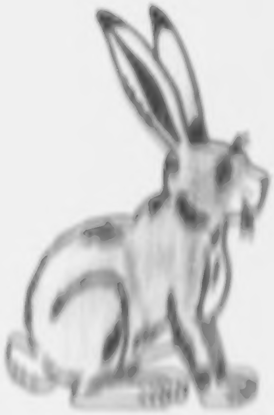
strip

r

rat

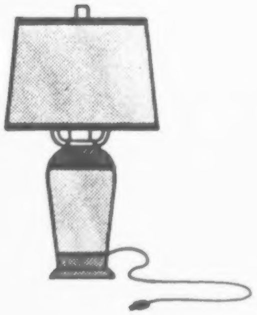


rabbit

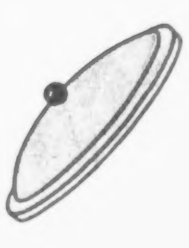


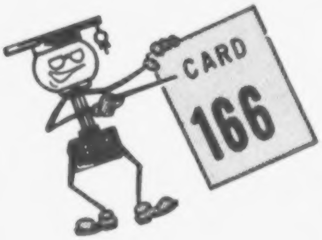
l

lamp

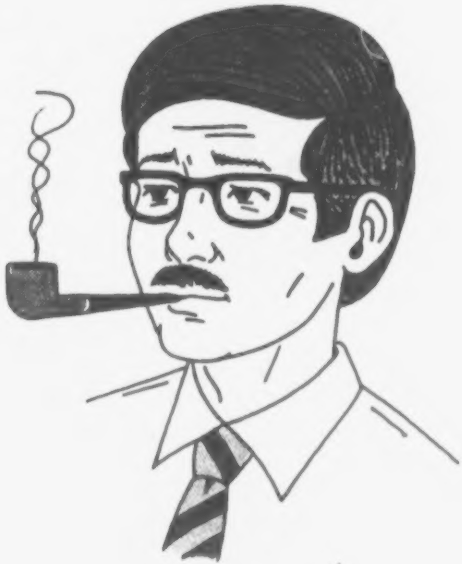


lid





d

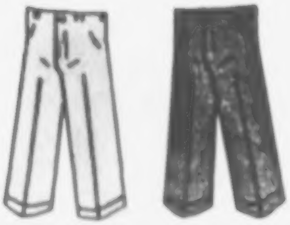


Dad

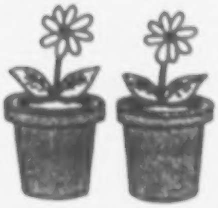
did

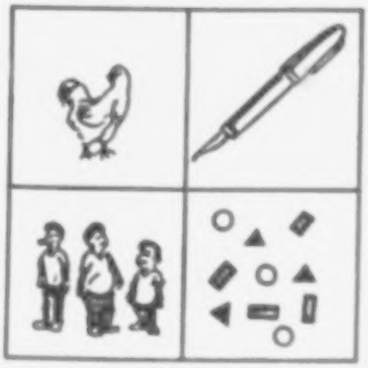
p

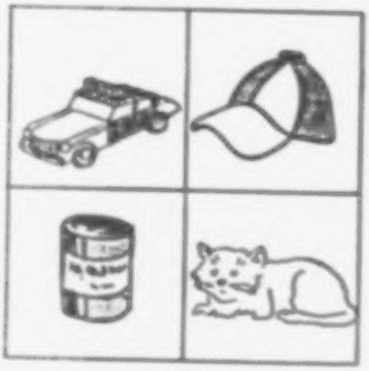
pants

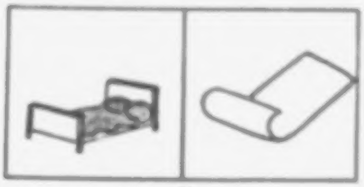


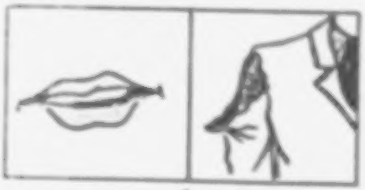
plants

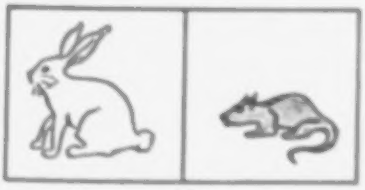


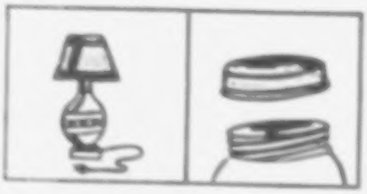

1

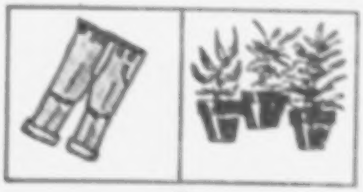

2


3

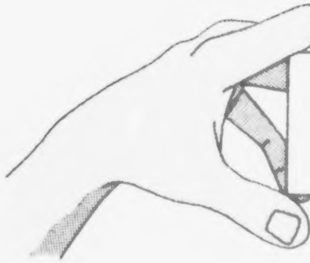

4


5

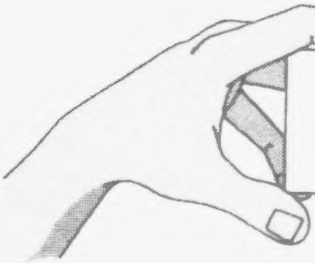

6


7

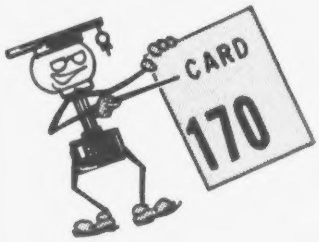
rip



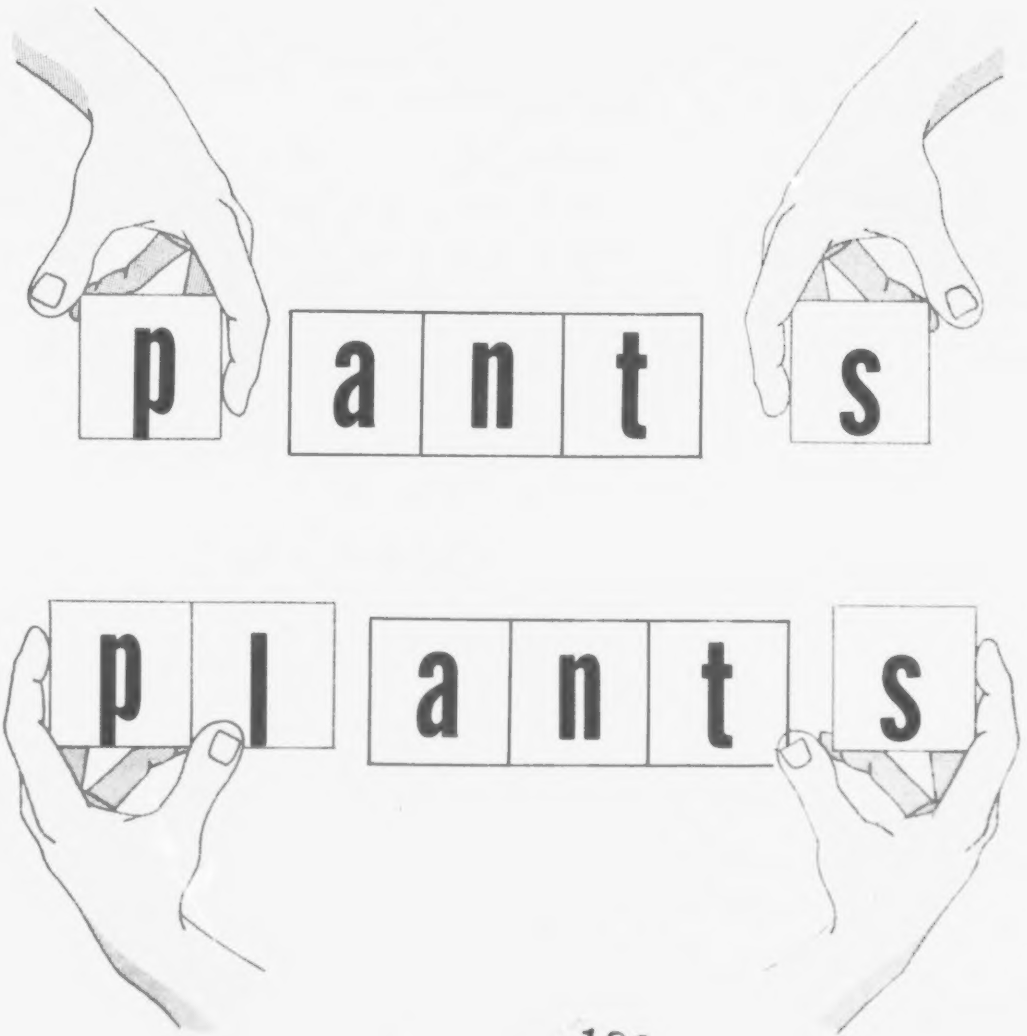
trip



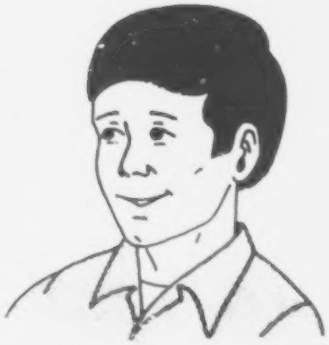
strip



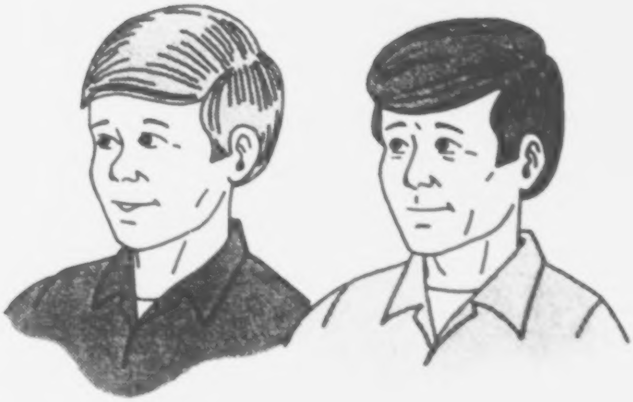
ant


p
ant
s
pl
ant
s

man

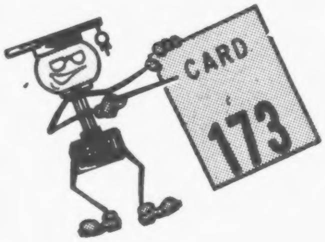


men

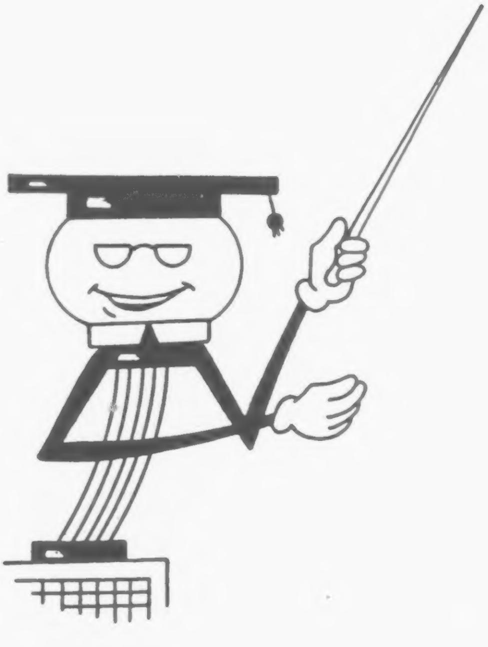


5100

these are

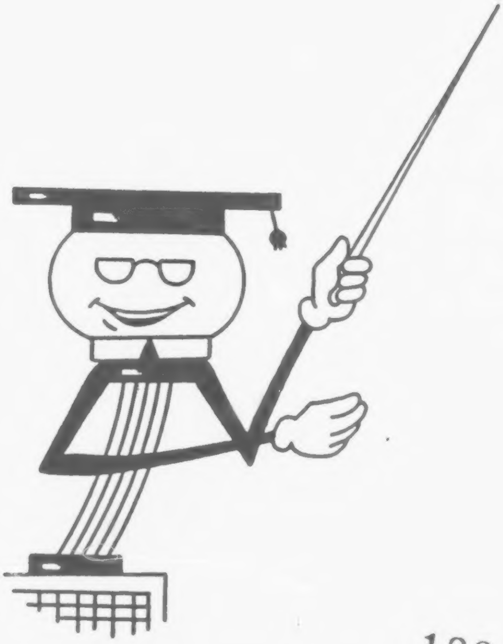


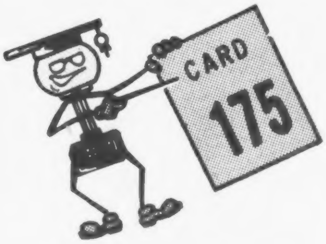
red bad



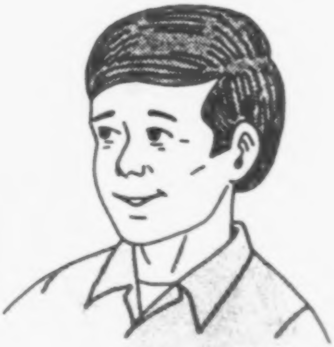
not

These are not bad beds.

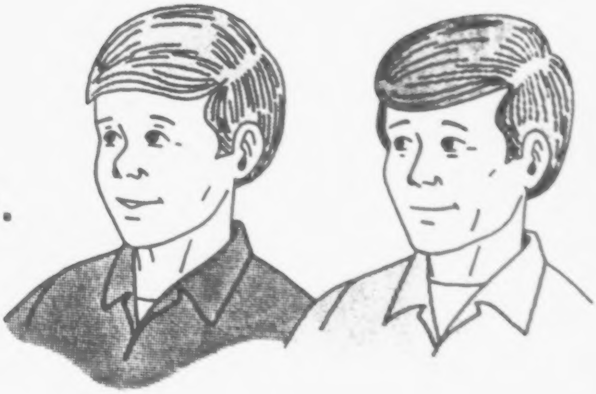


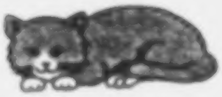


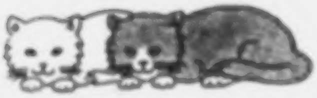
This is a man.

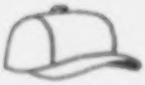


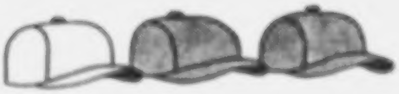
These are men.

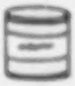


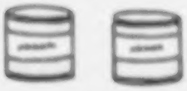
This is a cat. 

These are cats. 

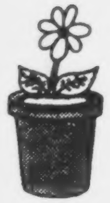
This is a cap. 

These are caps. 

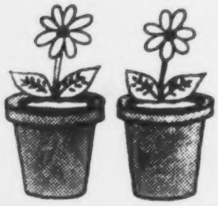
This is a tin can. 

These are tin cans. 

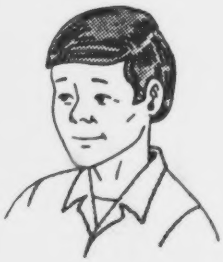
This is a plant.



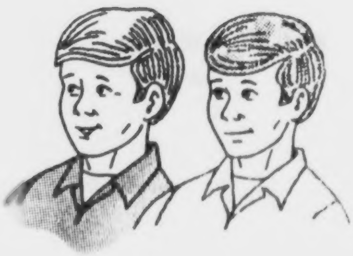
These are plants.

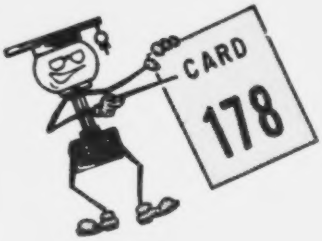


This is a man.

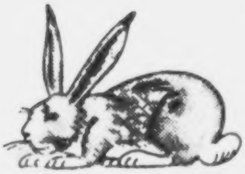


These are men.

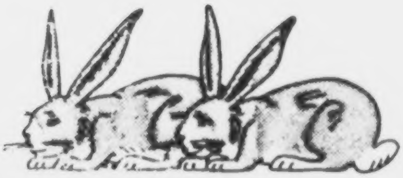




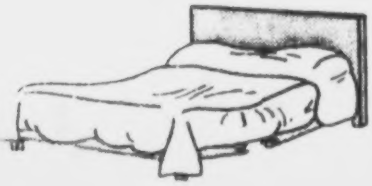
This is a rabbit.



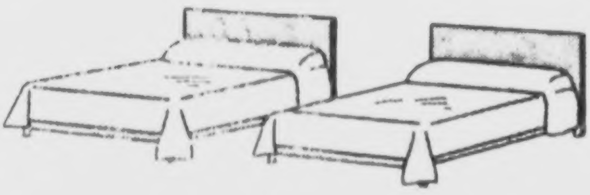
These are rabbits.

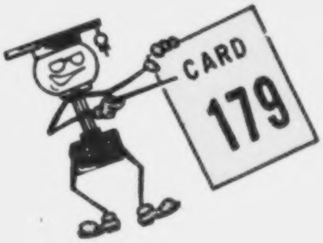


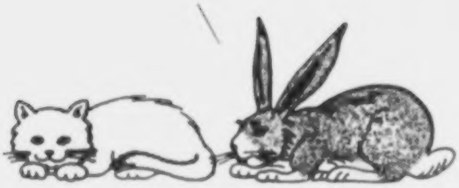
This is a bad bed.

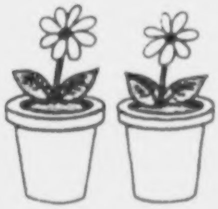


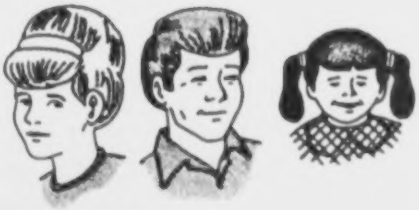
These are not bad beds.

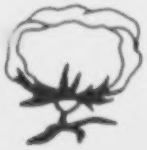


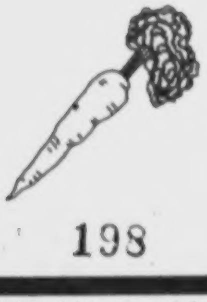


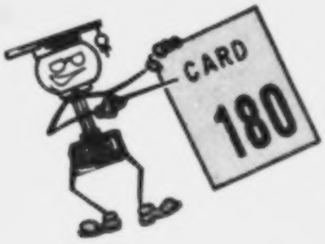
animals 

plants 

people 

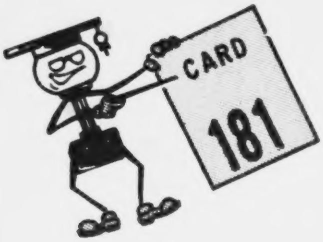
cotton 

carrot 

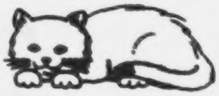


and

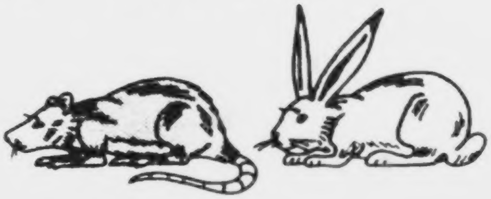
cats rats



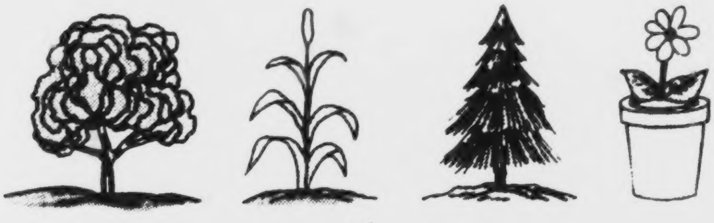
Is this a cat or a can?

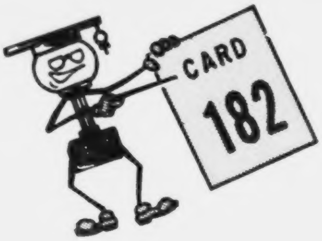


Cats and rats and rabbits and people are animals, not plants. These are animals.

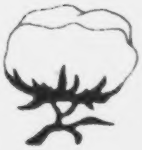


These are not animals.
These are plants.

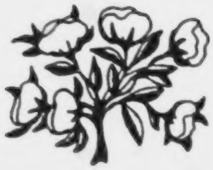




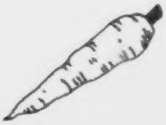
This is cotton,



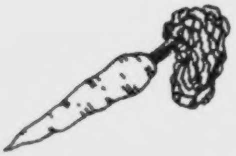
and this is a cotton plant.

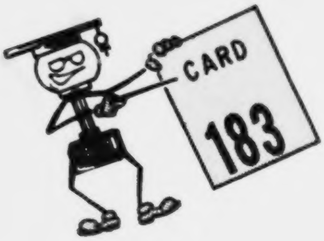


This is a carrot,



and this is a carrot plant.



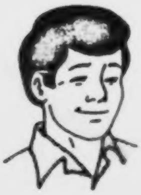


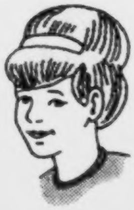
These are not plants.

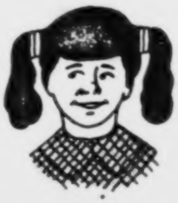
These are people.

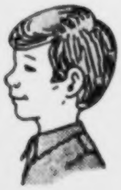
Sam and Nan and Pam

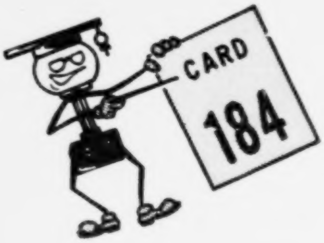
and Bob are people.

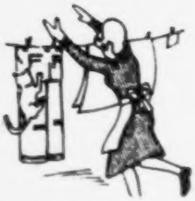




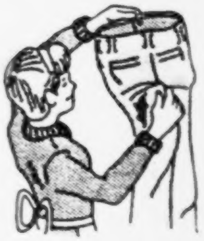




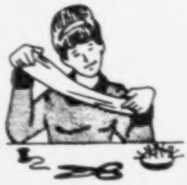




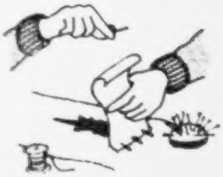
No, cat! No!



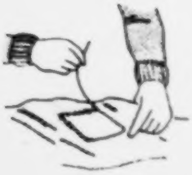
This is a bad rip.



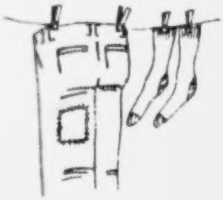
This is a strip.



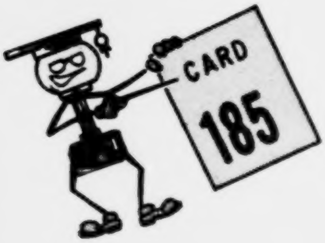
Nan pins the strip on this rip.



Nan mends these pants.

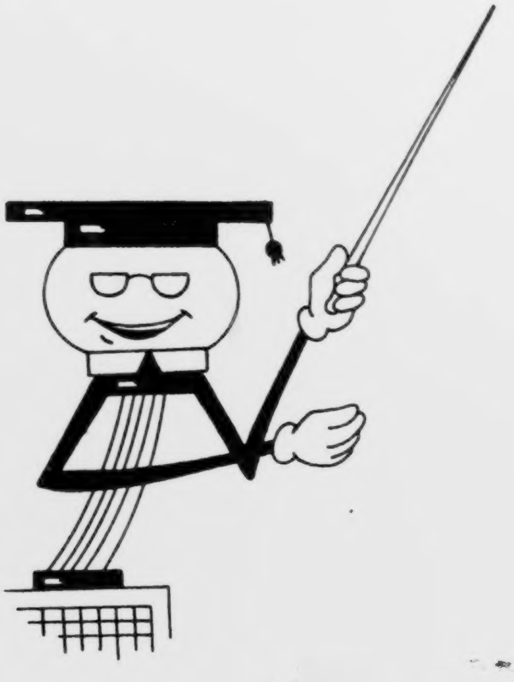


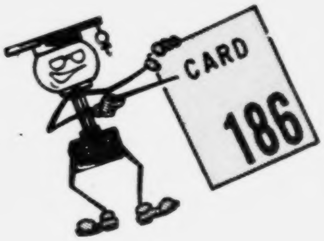
This is not a rip.



or

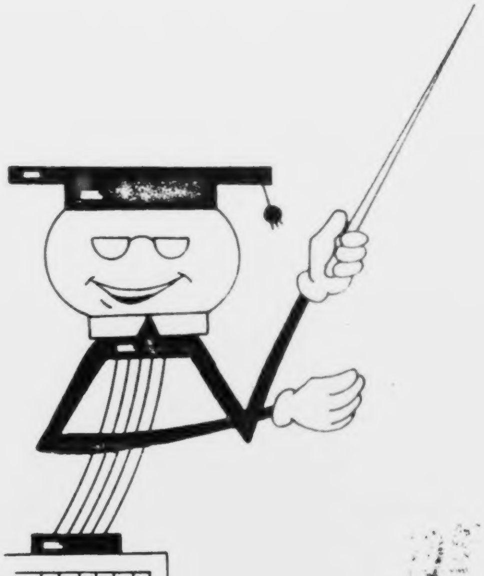
Are these people _or_ plants?

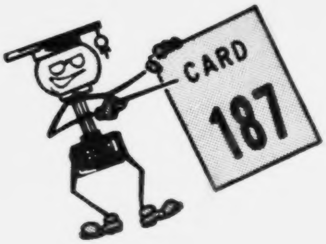




Write these words.

these
this
people
rabbit
cotton
animals
cat
cap
are
men
plant
pants



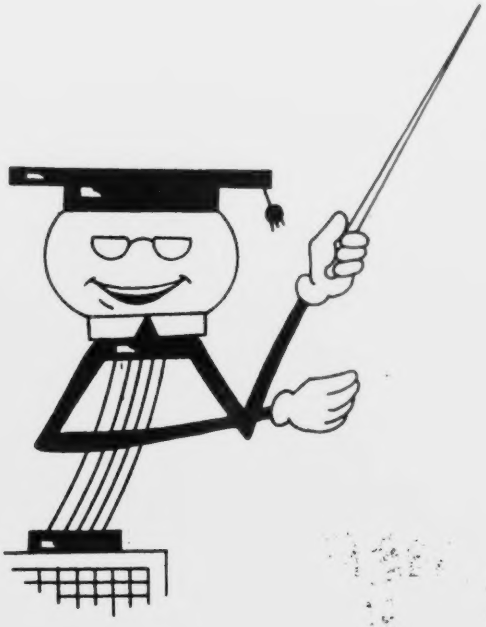


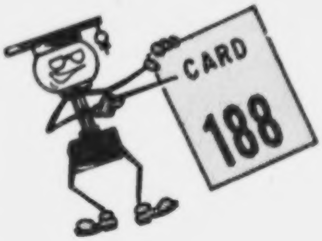
1. these

2. this

3. people

4. rabbit



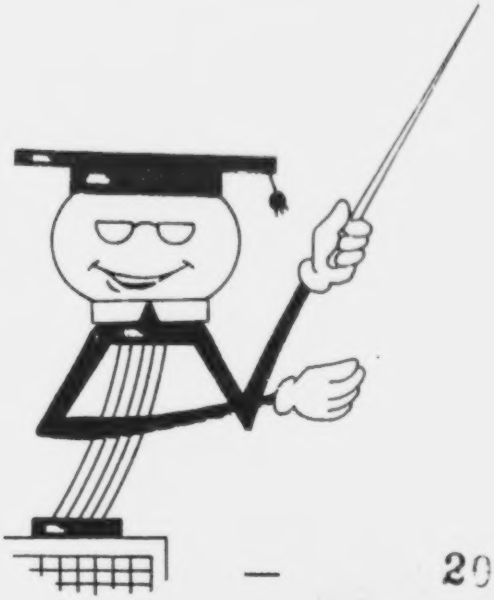


1. cotton

2. animals

3. cat

4. cap

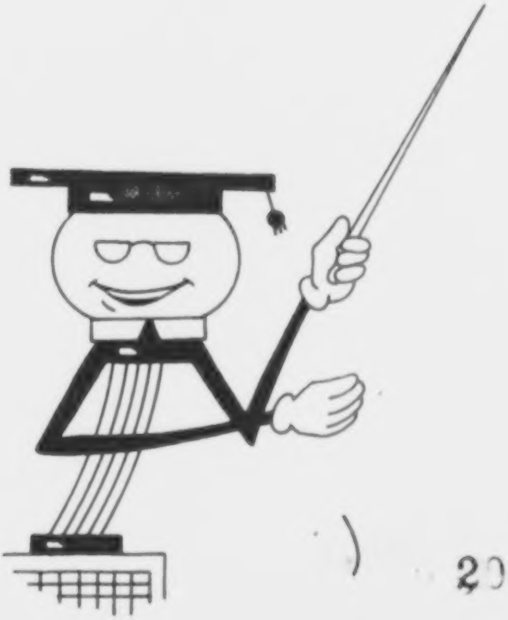


1. are

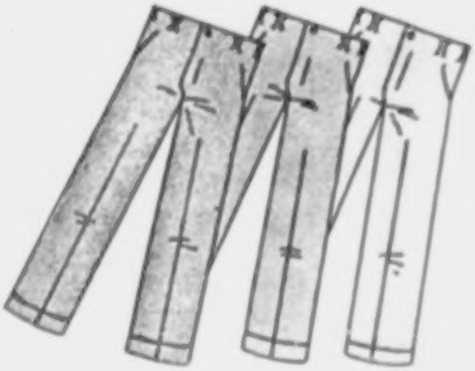
2. men

3. plant

4. pants

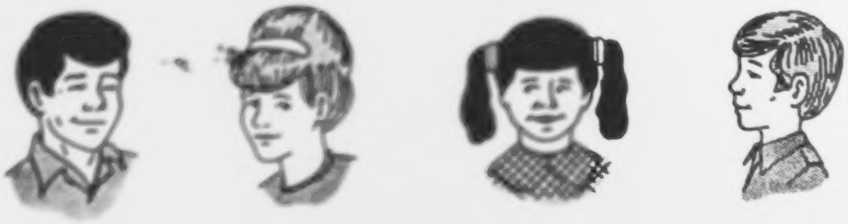


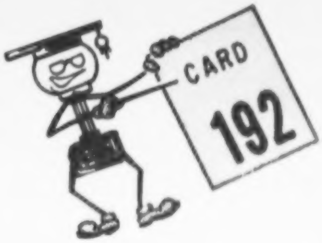
Are these cotton plants
or cotton pants?



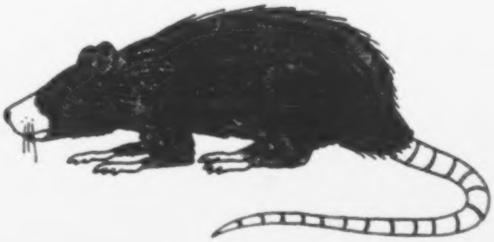
They are cotton pants.

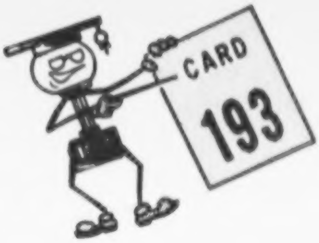
Are these plants or people?



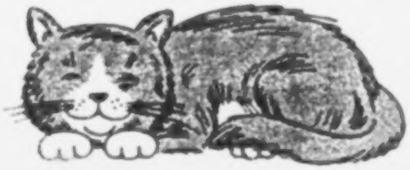


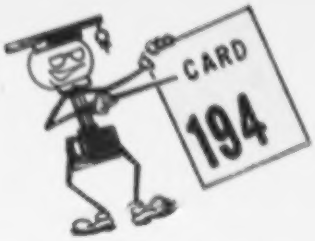
Is a rat an animal or a plant?



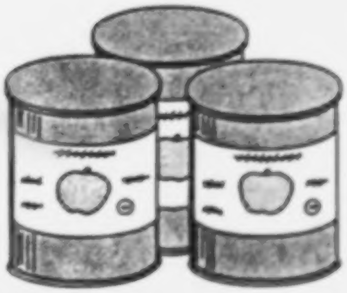


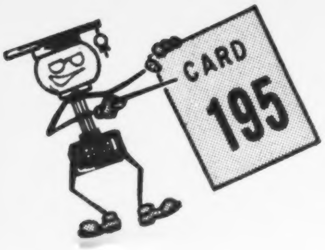
Is this a cat or a cap?



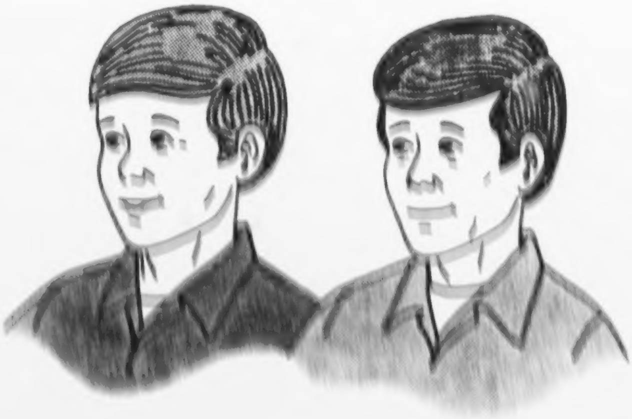


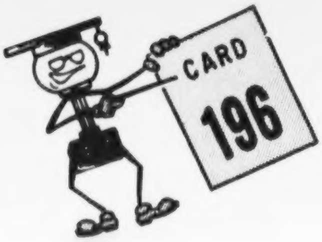
Are these cans or cats?



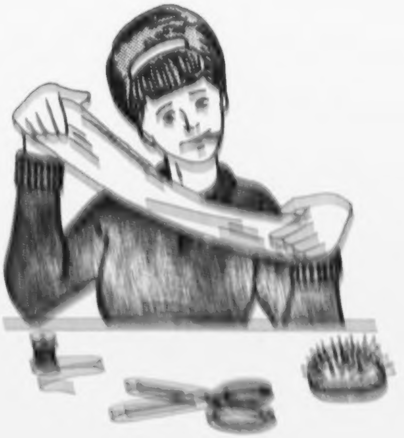


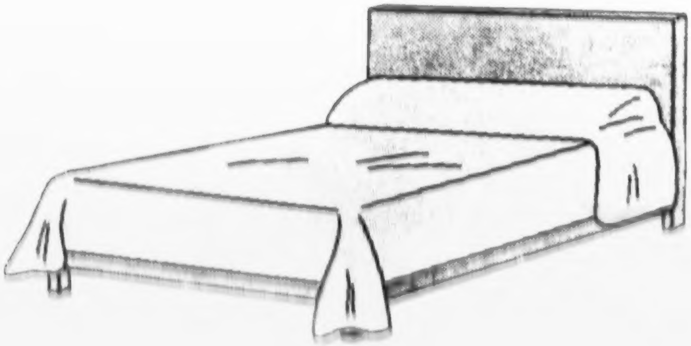
Are these men or is this a man?



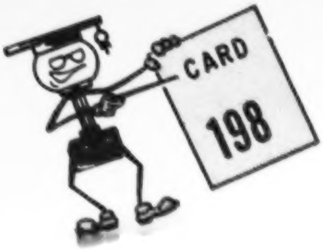


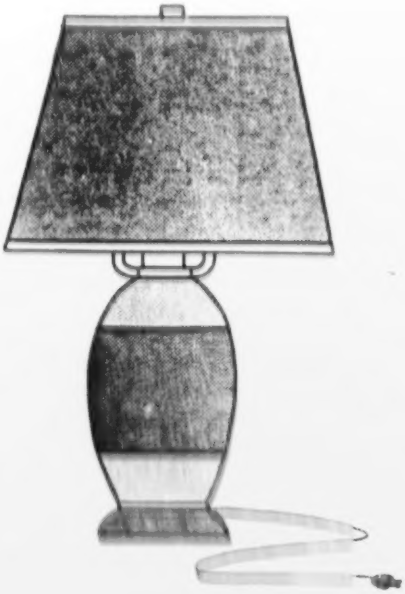
Is this a rip or a strip?



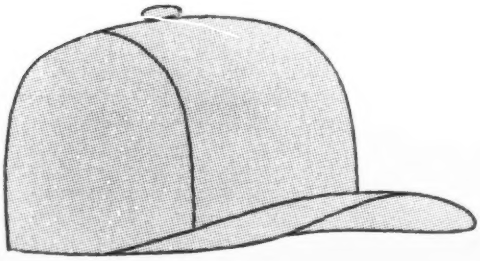


1. bad 2. bed 3. bib

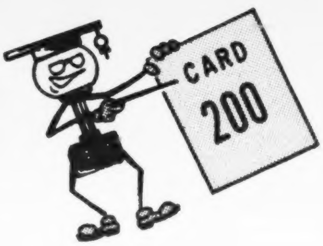


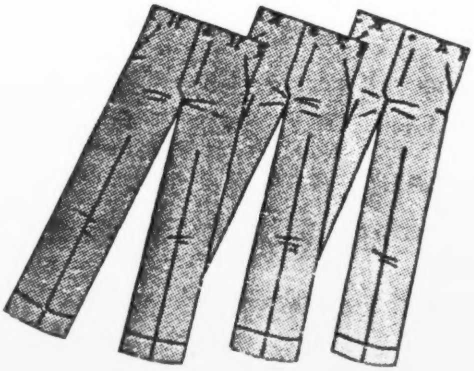


1. man   2. lamp   3. plant

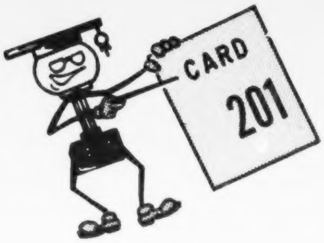


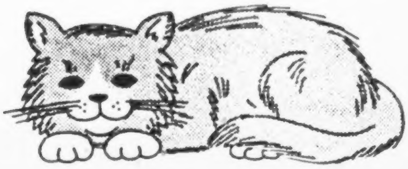
1. cat   2. cap   3. can



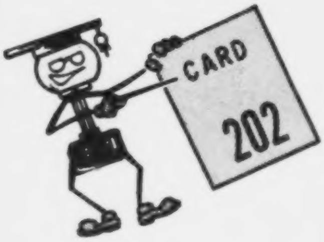


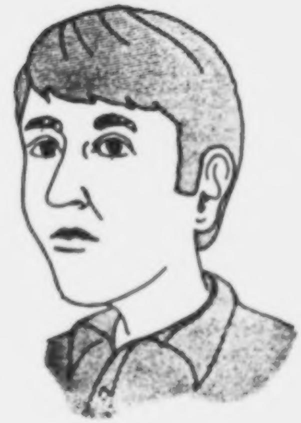
1. pants 2. pan 3. pen



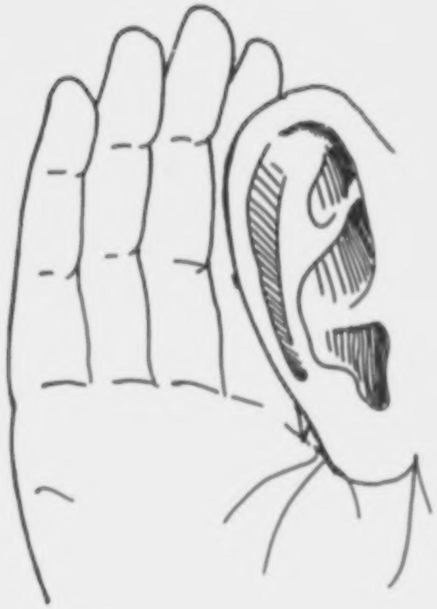


1. can 2. cap 3. cat

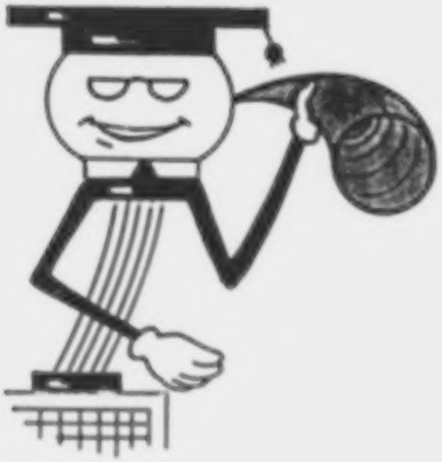




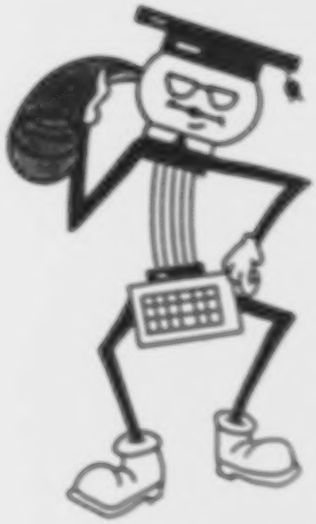
1. man 2. men 3. map



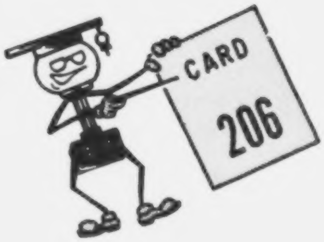
☐ this ☐ these ☐ him

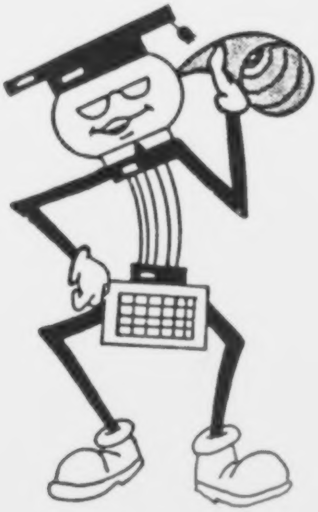


☐ bad ☐ bed ☐ bib

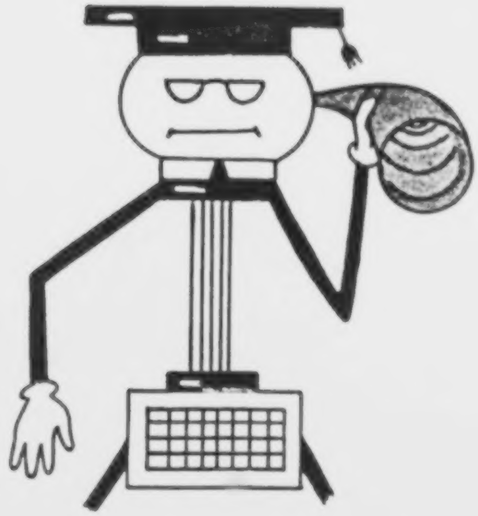


☐ can ☐ cab ☐ cat

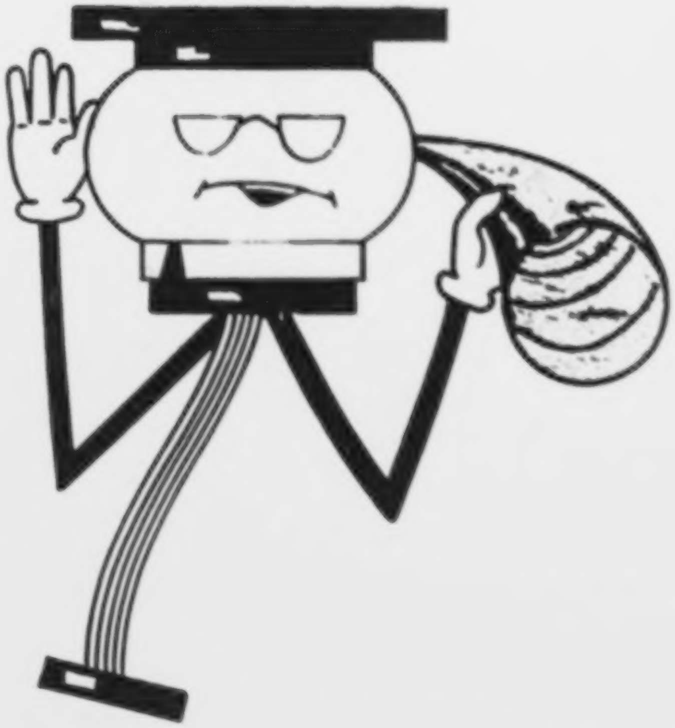




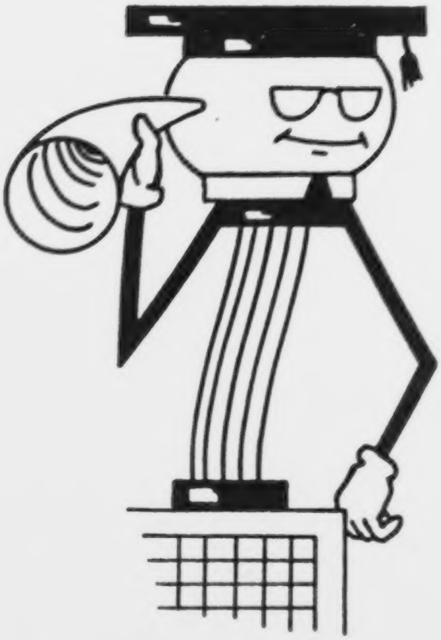
☐ man ☐ men ☐ map



☐ am ☐ is ☐ are

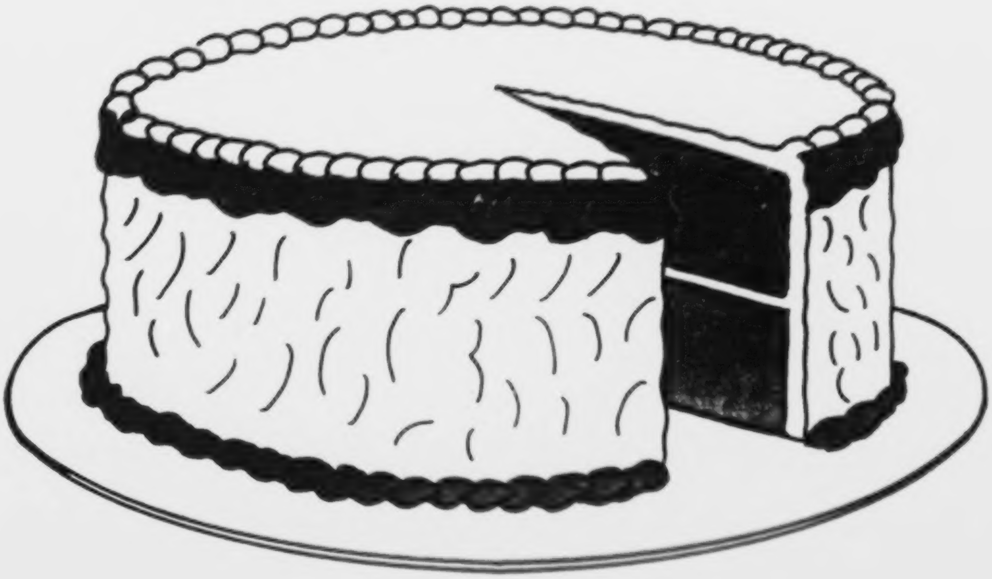


☐ pants ☐ pan ☐ stop

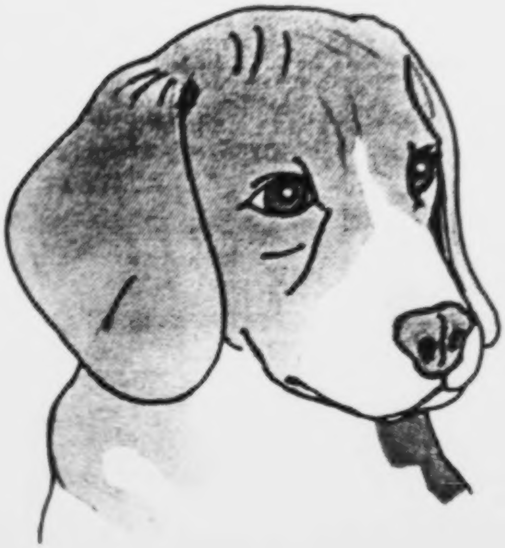


☐ **ten** ☐ **top** ☐ **pen**

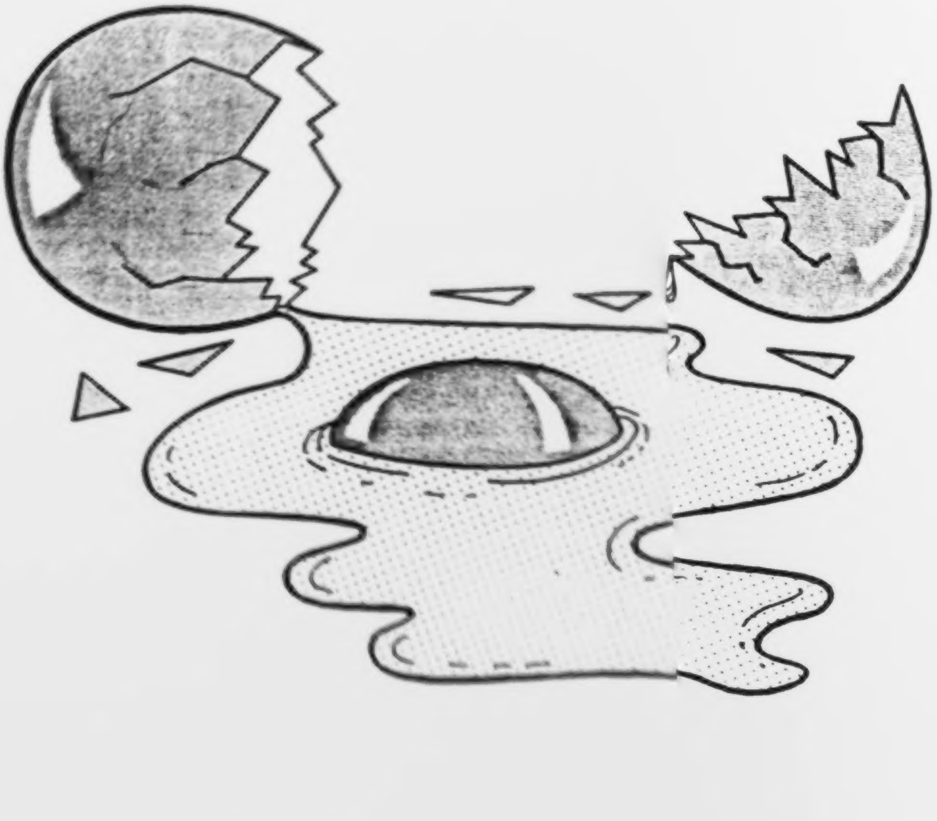
CARD
210



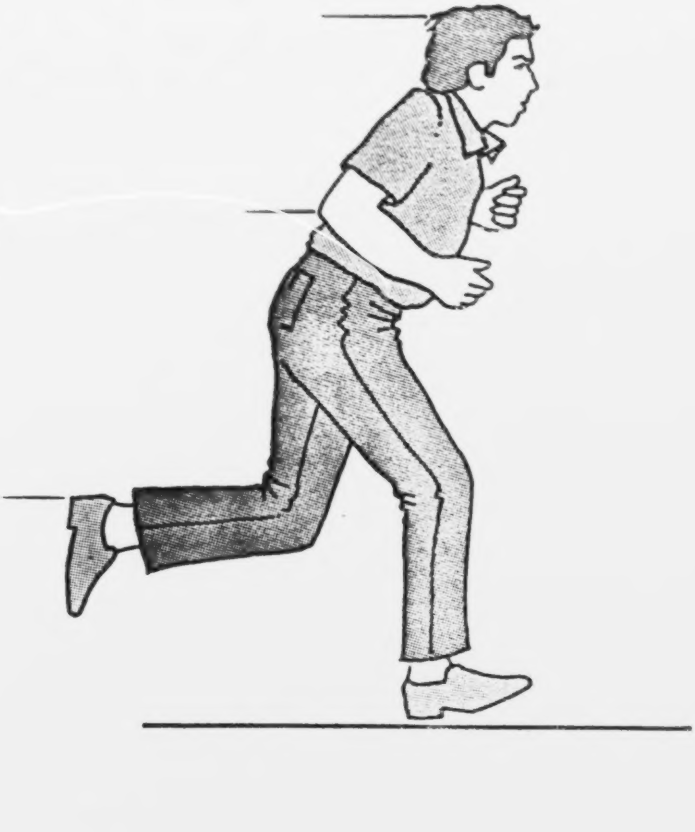
CARD
211

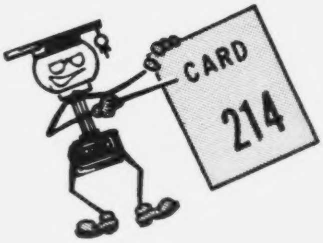


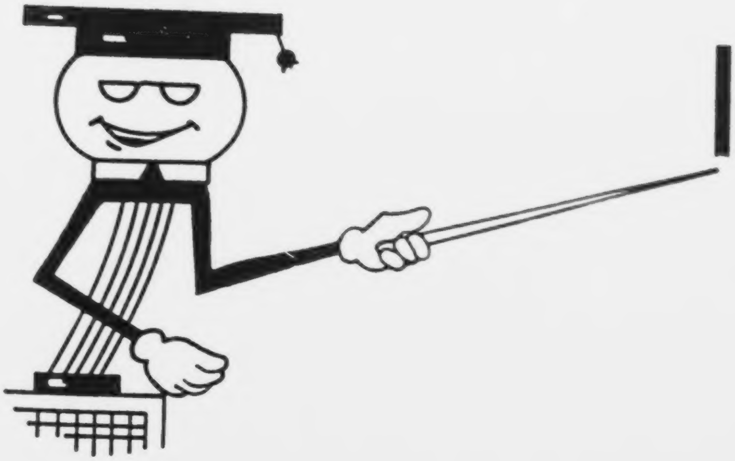
CARD
212



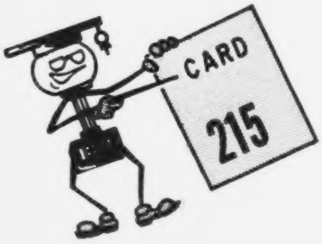
CARD
213

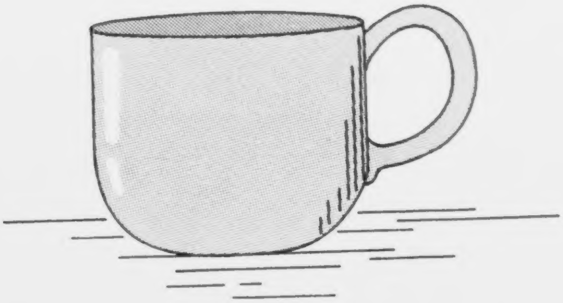


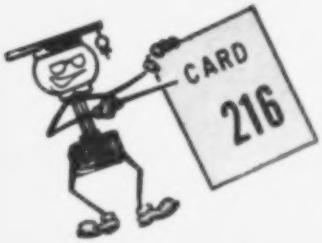


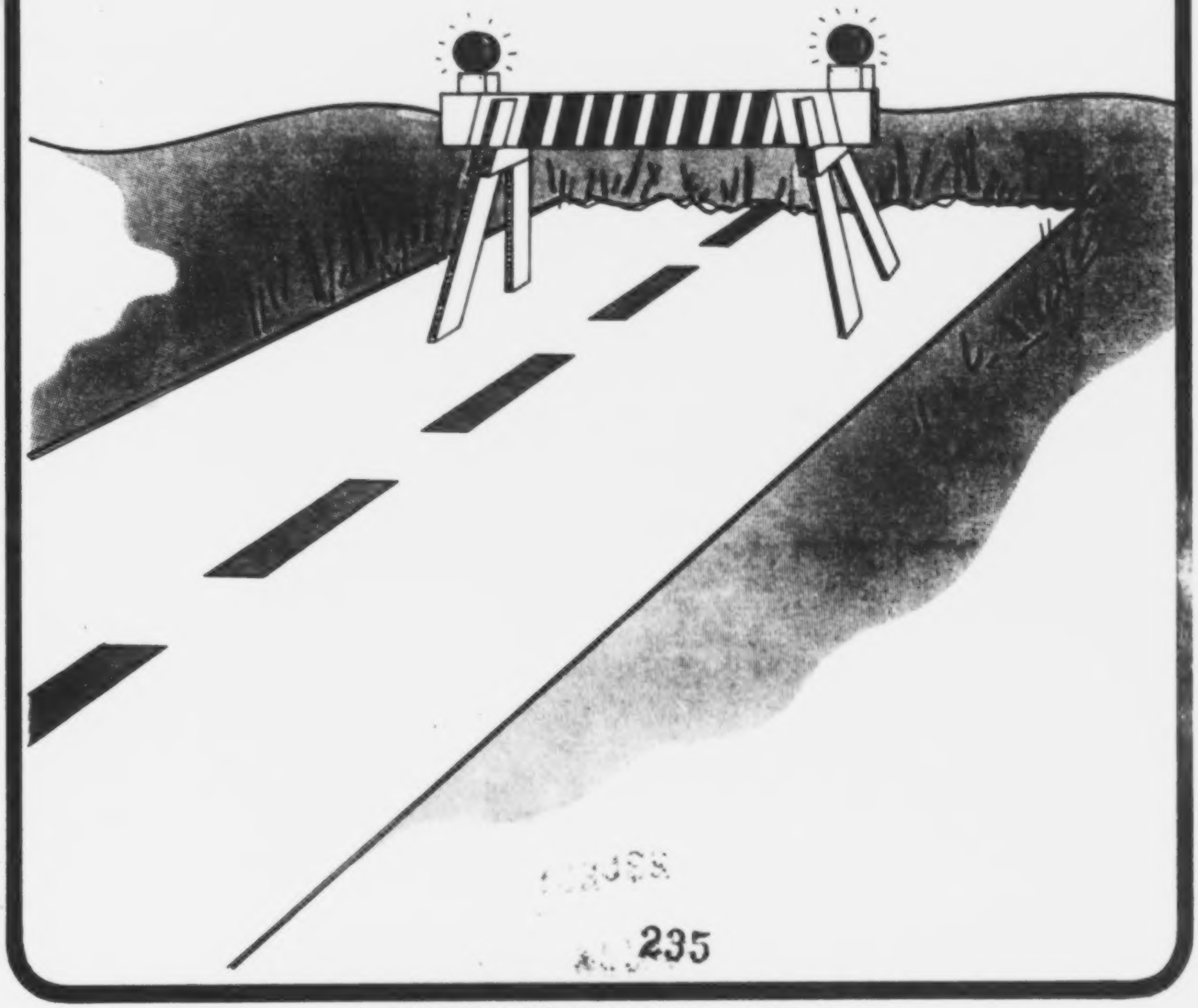


let

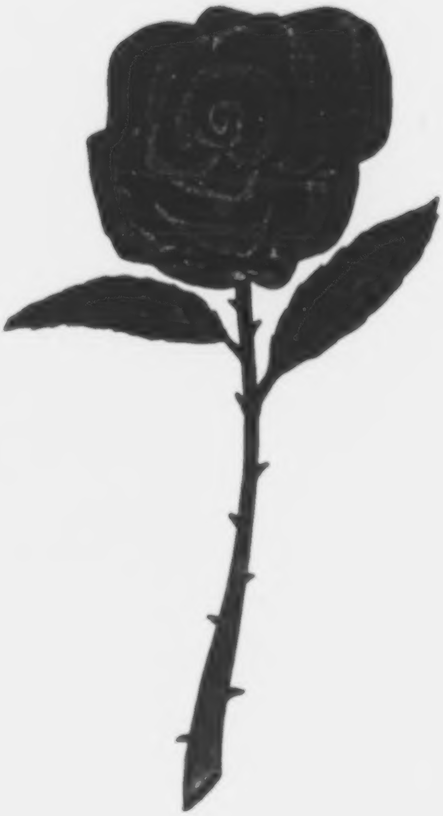

CARD
215



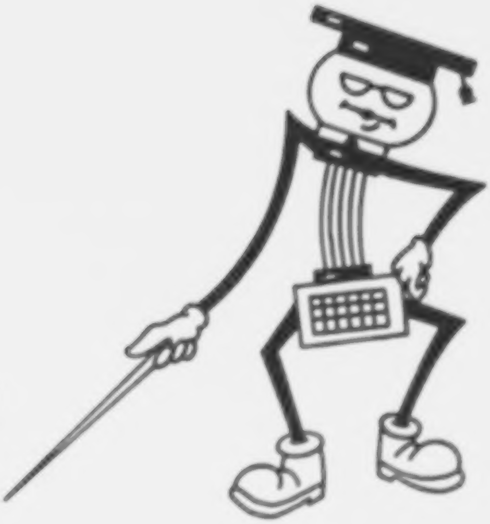

CARD
216



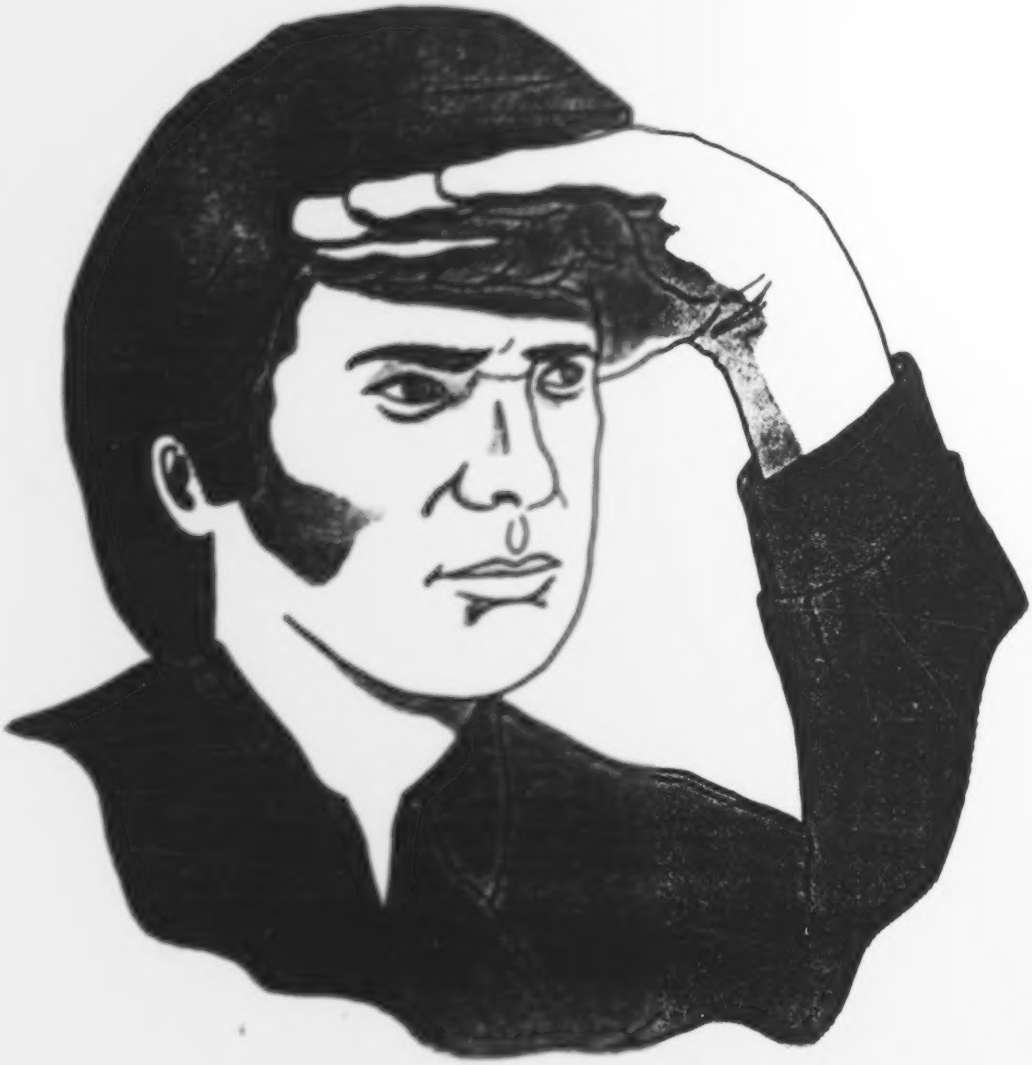
CARD
217

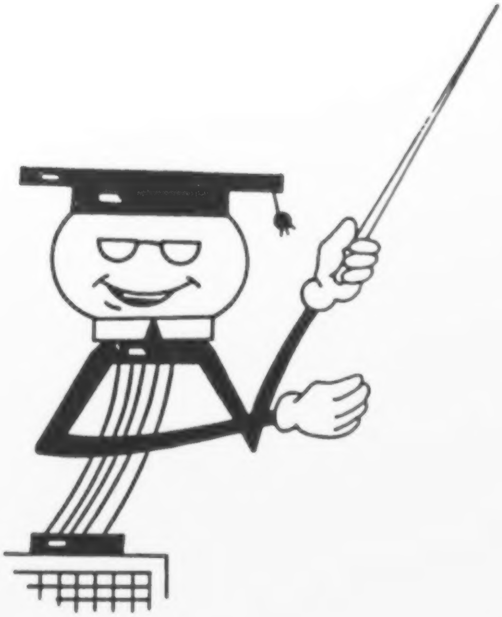


day



CARD
219



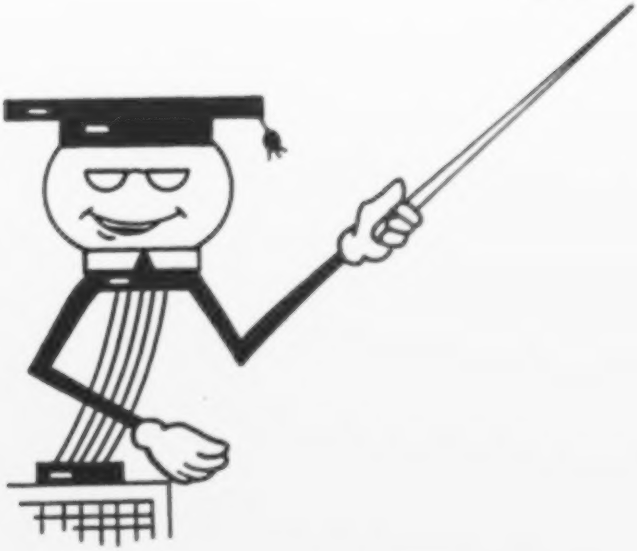


1. cake
2. dog
3. egg
4. run
5. let
6. cup
7. end
8. rose
9. day
10. look

This These

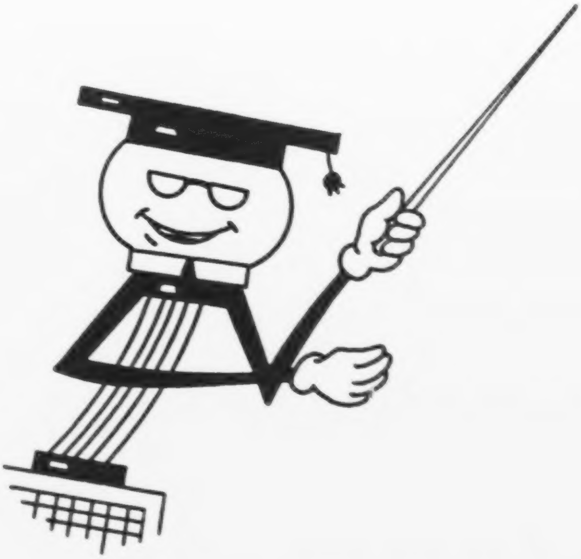
this these

This or these ?



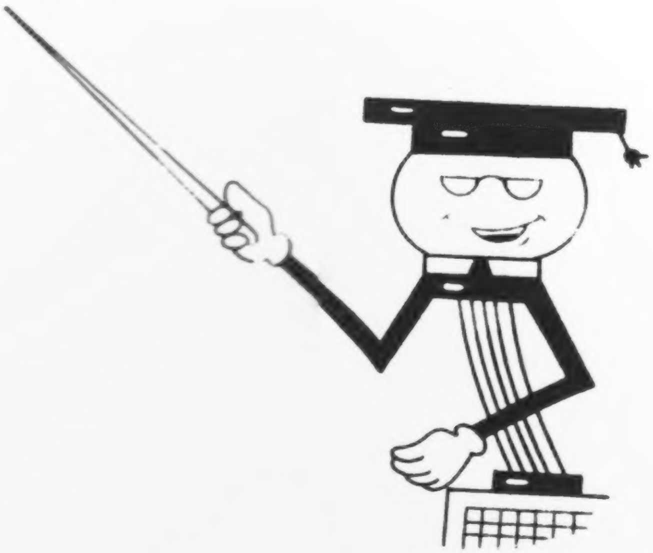
This or these ?

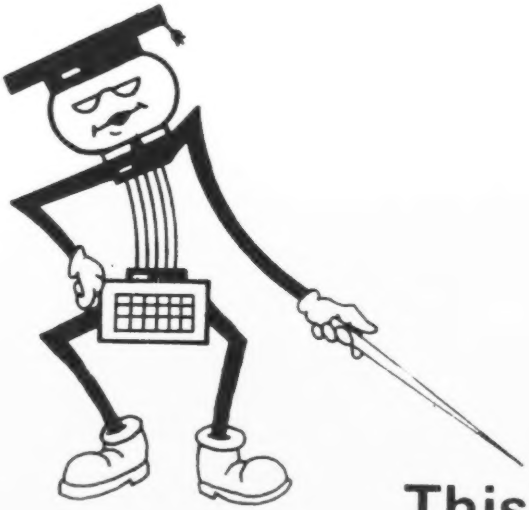
This or these ?



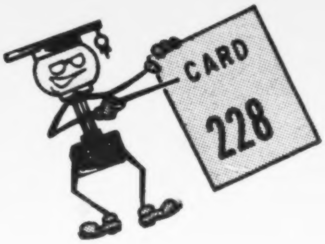
This or these ?

This or these ?

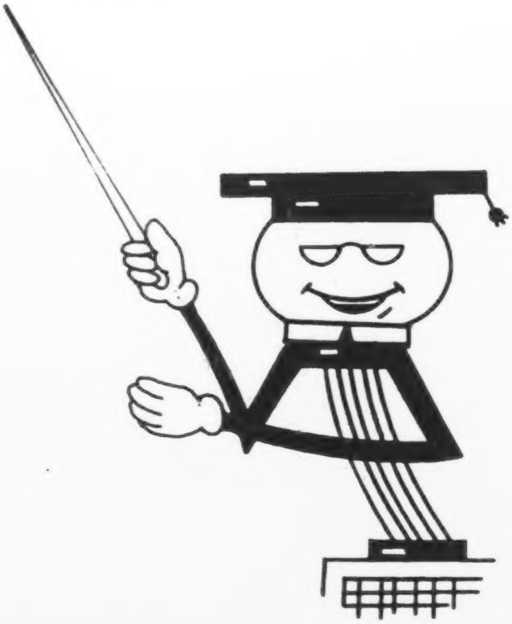


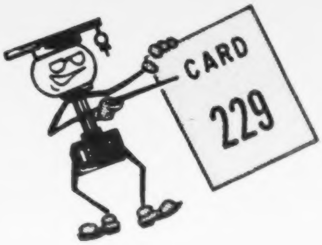


This or these ?



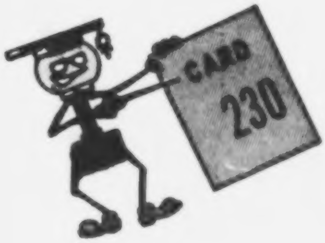
This or these ?

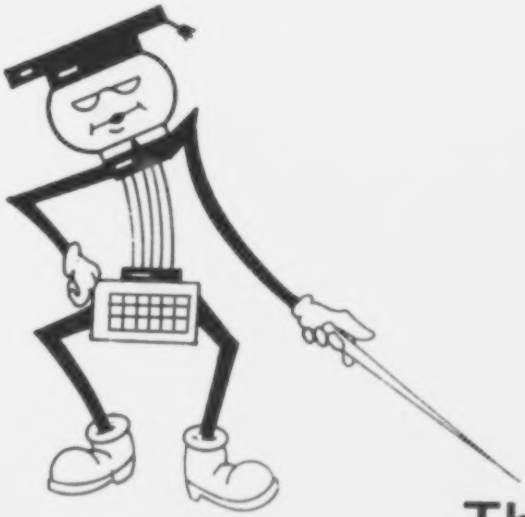




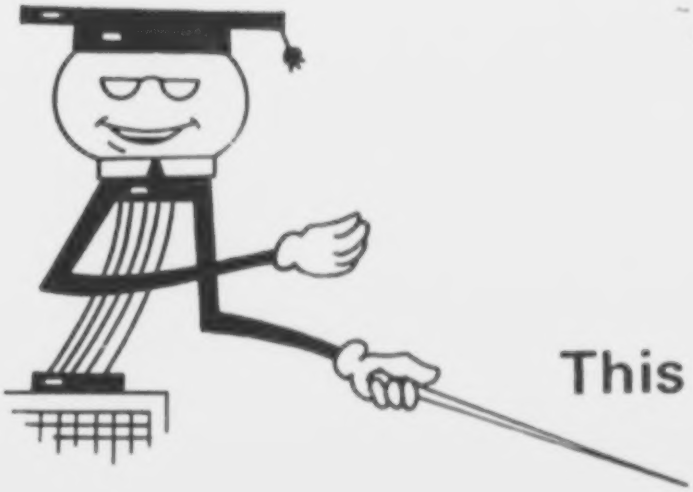
This or these ?

VDS

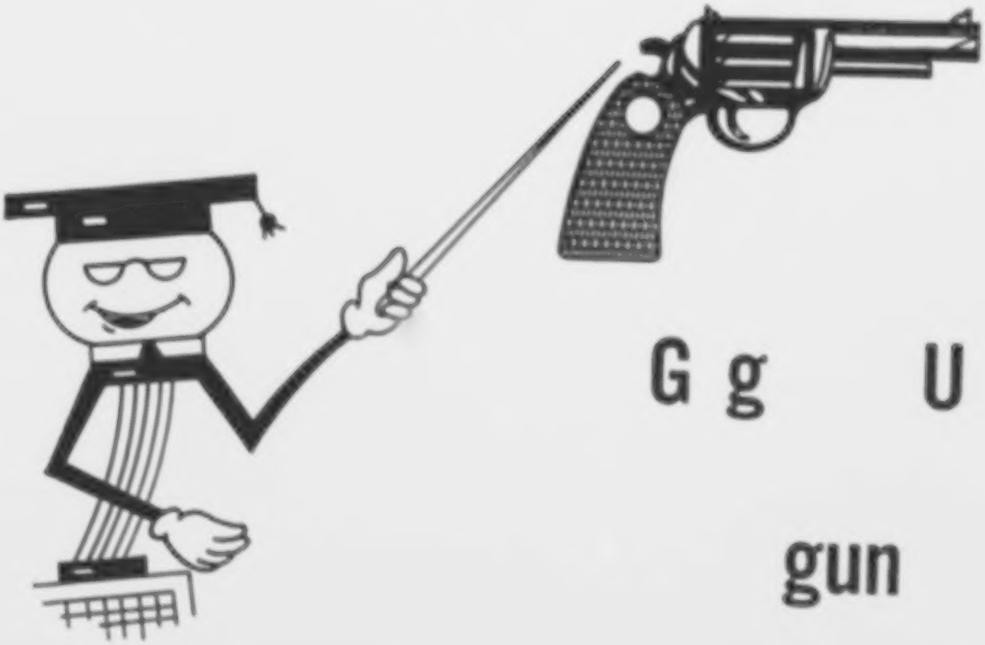




This or these ?



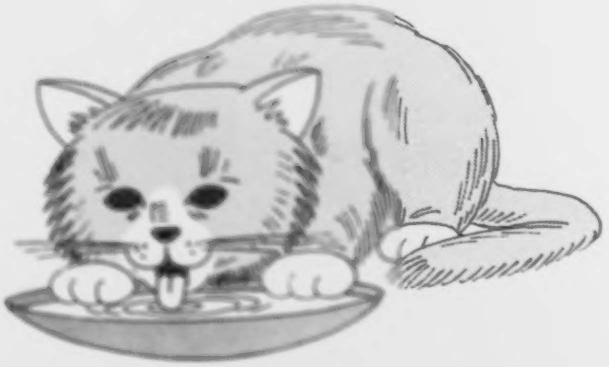
This or these ?



G g U u

gun

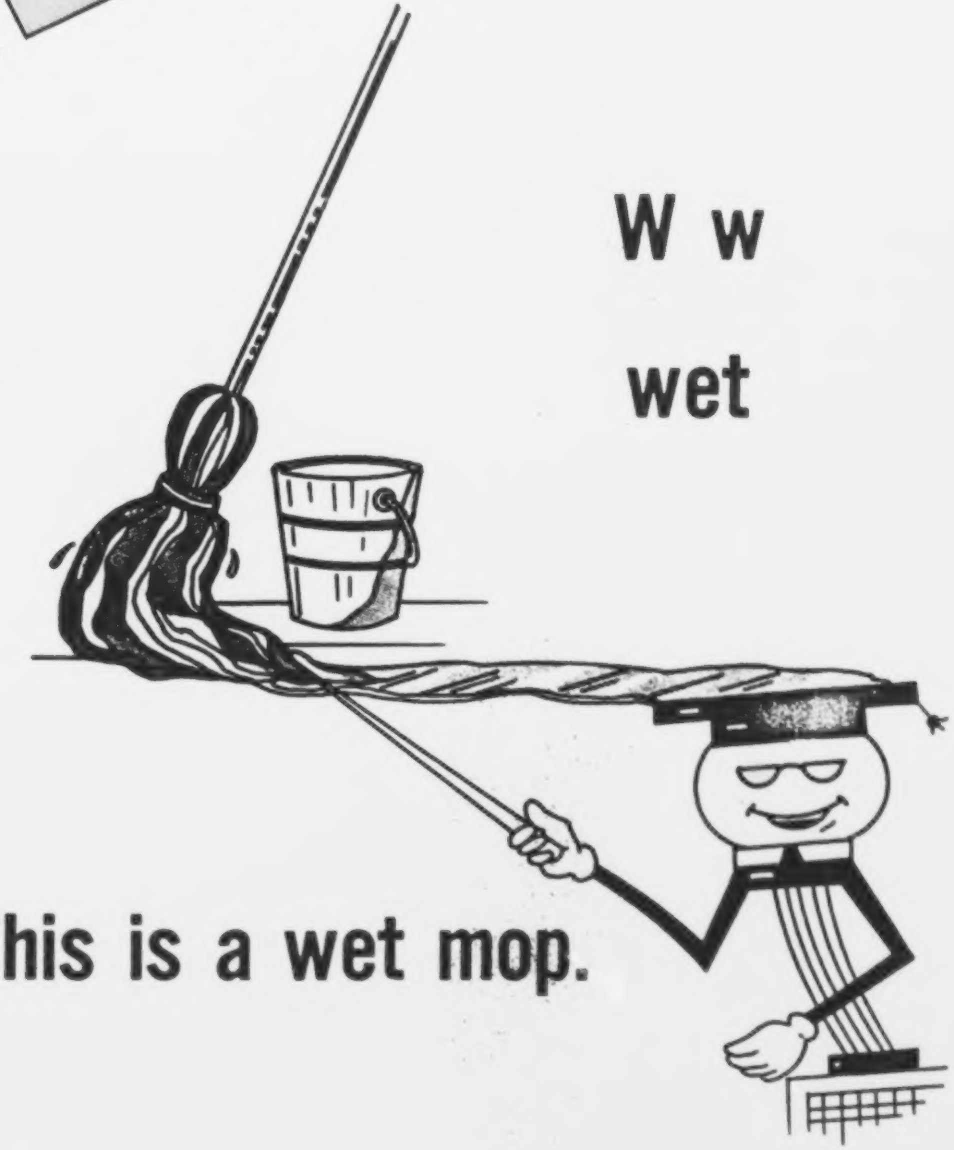
K k



kitten

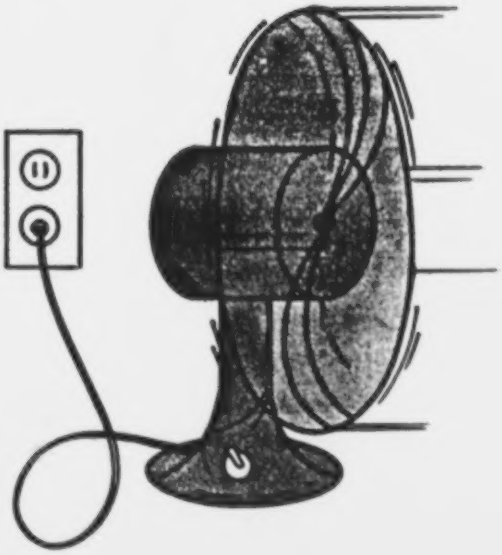
W w

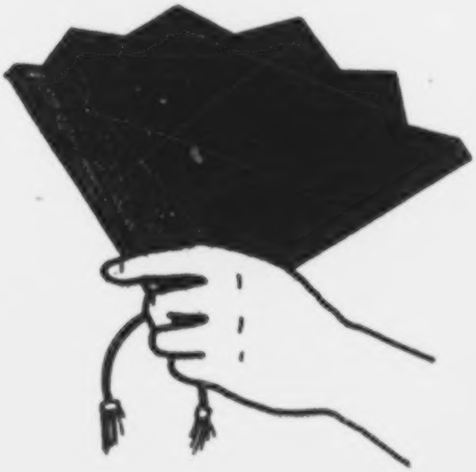
wet

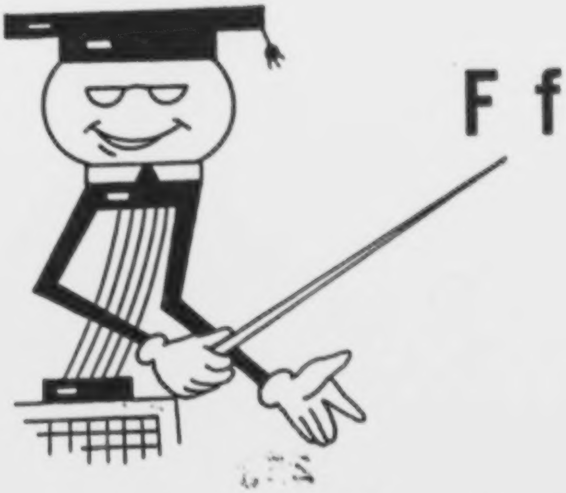


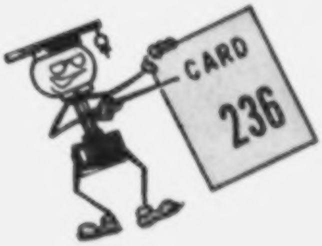
This is a wet mop.

CARD
235



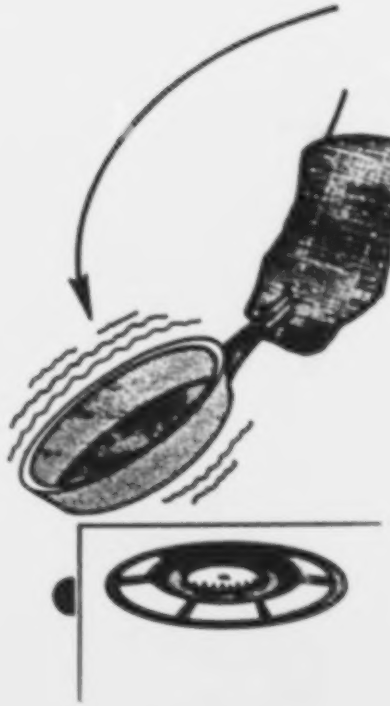


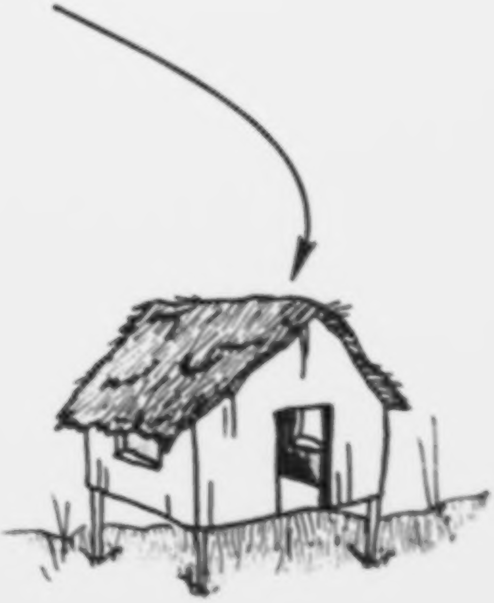

F f



O U

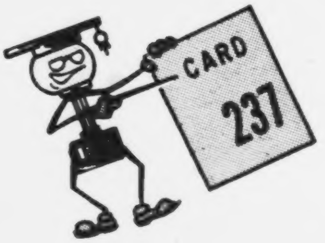
h_t





hot

hut

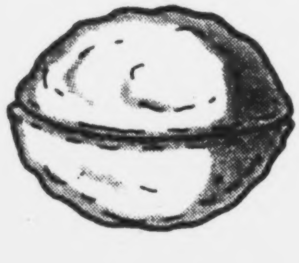


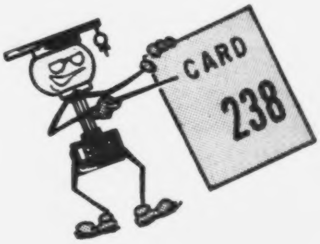
O U

n_t

not

nut

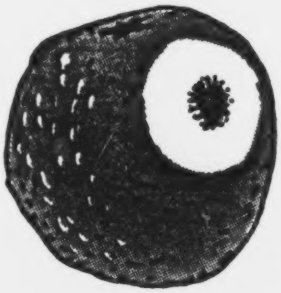


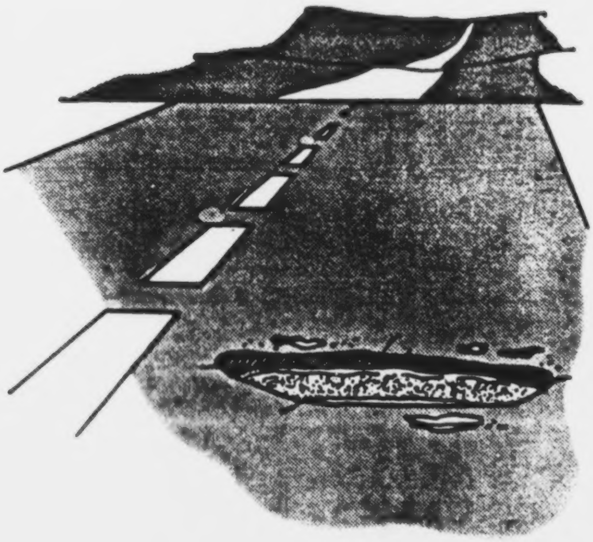


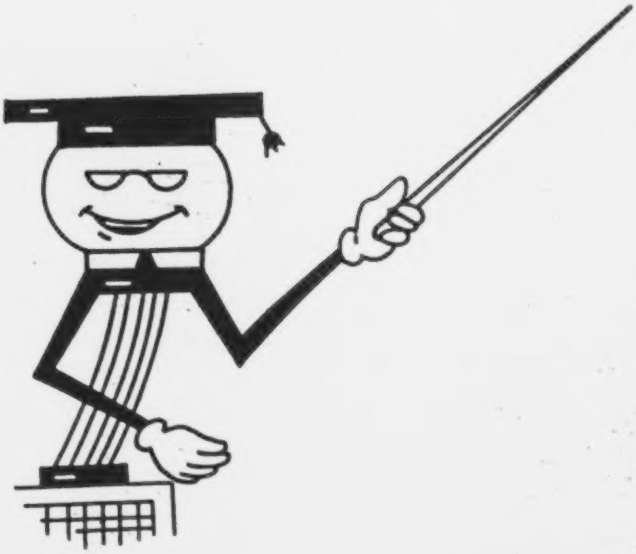
O U

r_t

rot rut







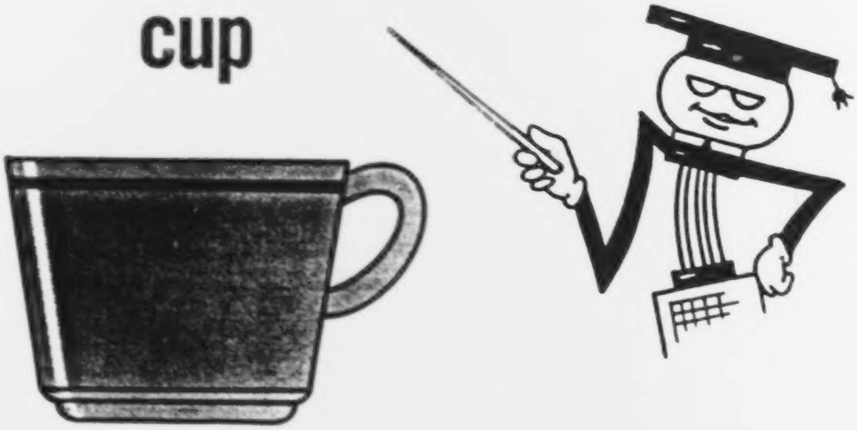
U

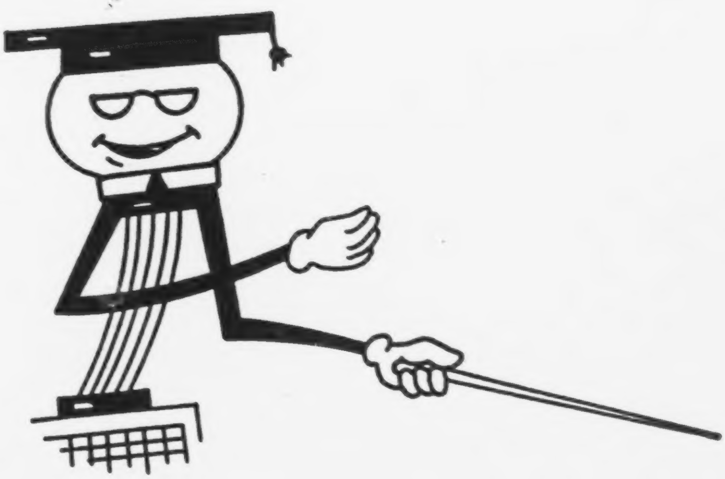
up

cup

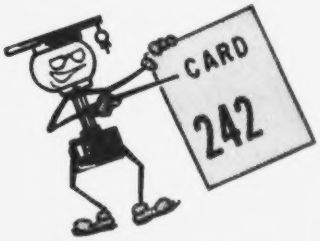
but

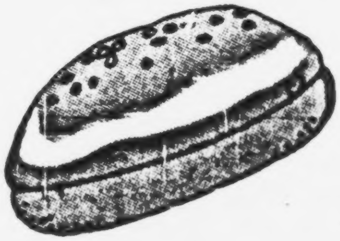
cup



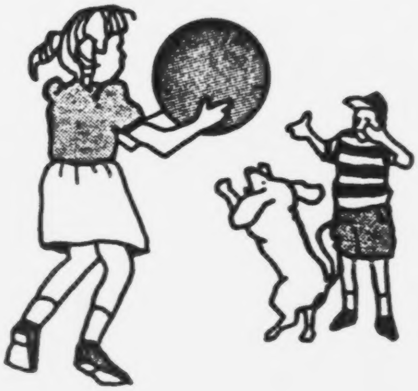


but





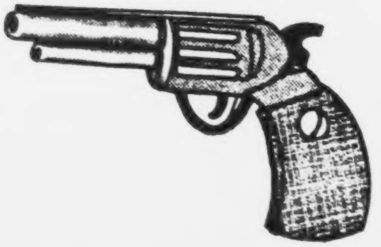
bun



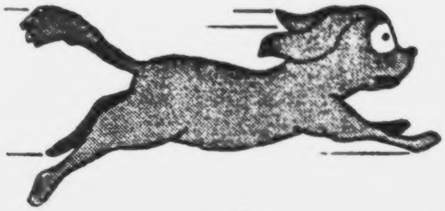
fun

u n

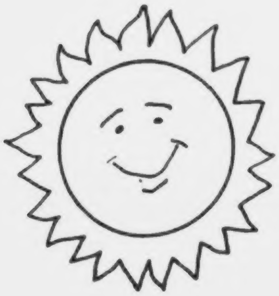
gun

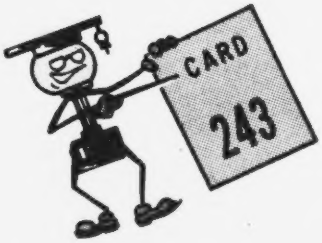


run

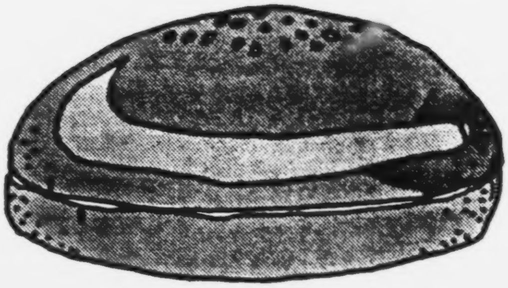


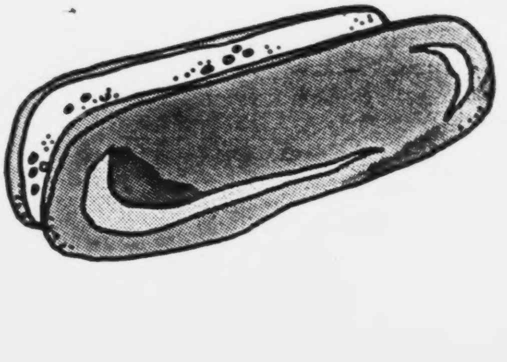
sun



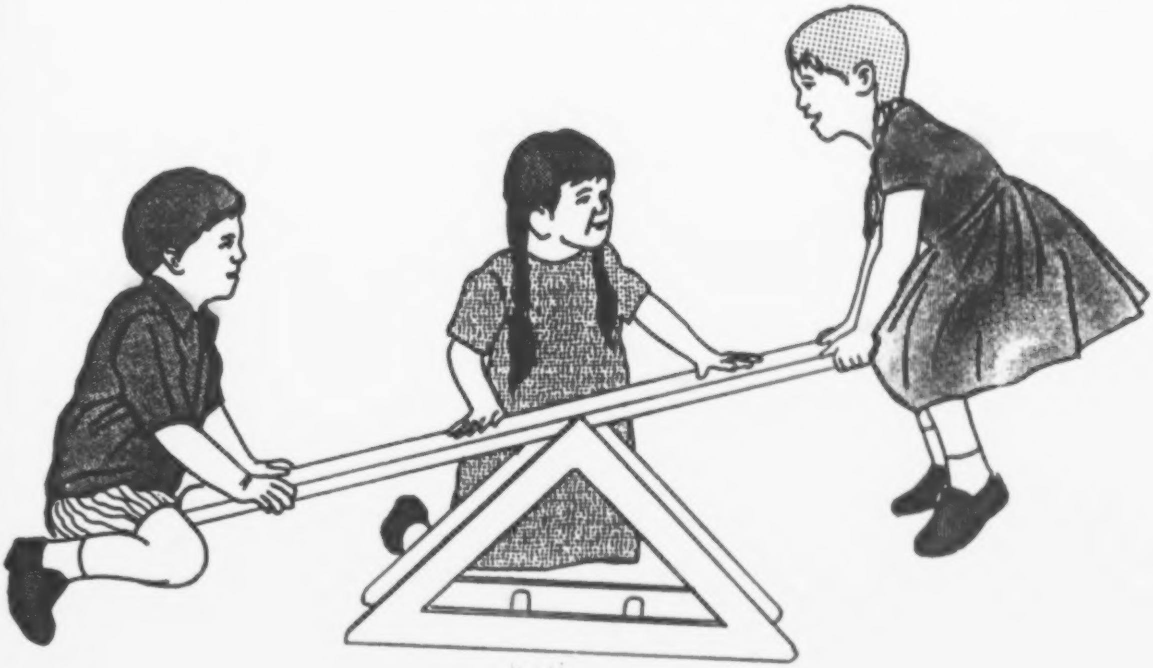


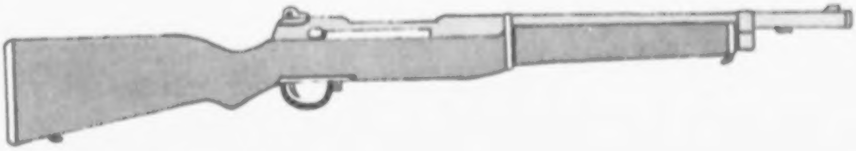
bun





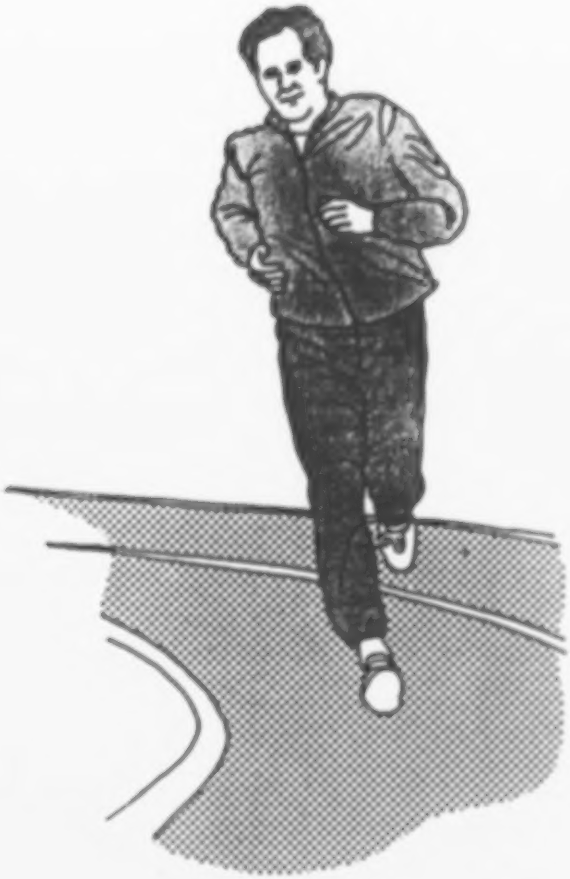
Fun



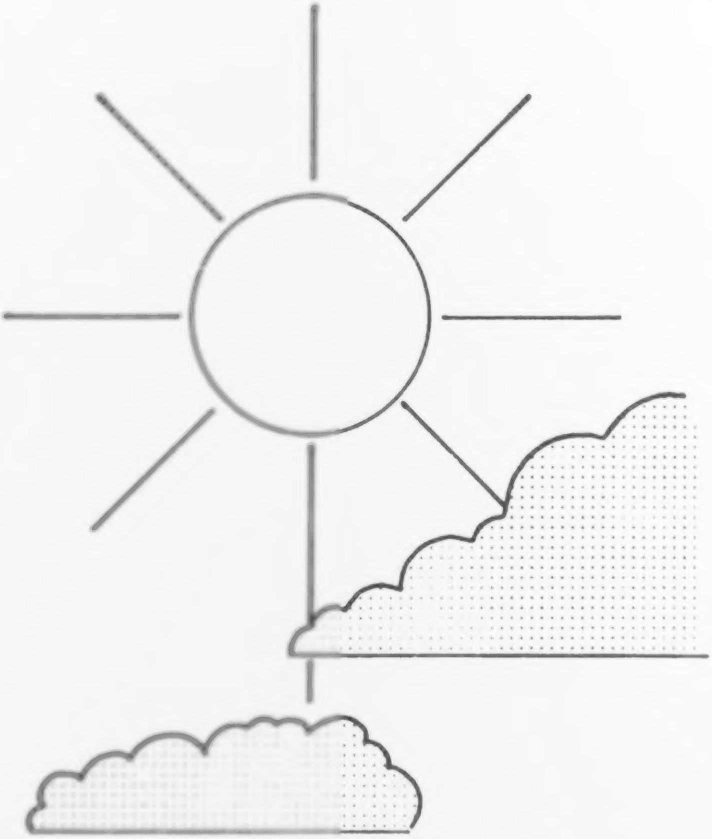


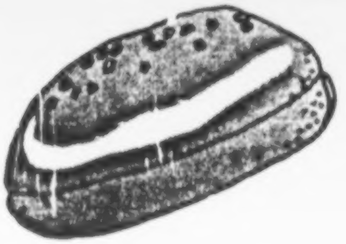
gun

Run

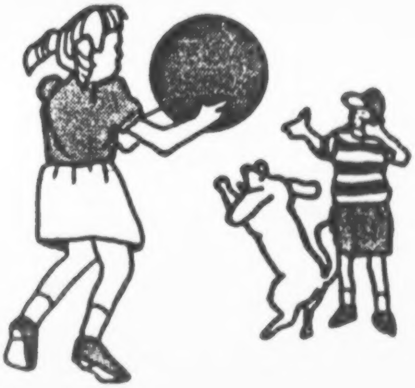


Sun



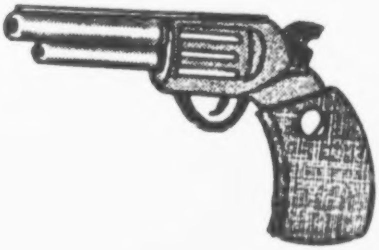


bun

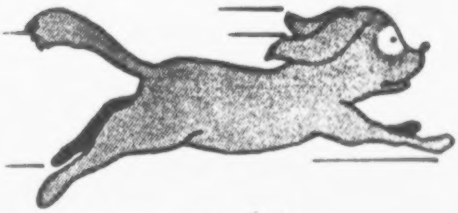


fun

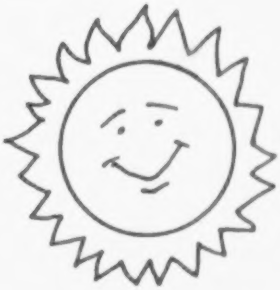
un



gun

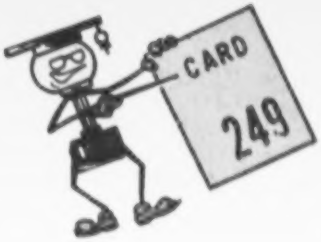


run



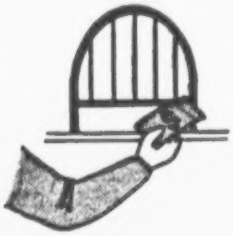
sun

267

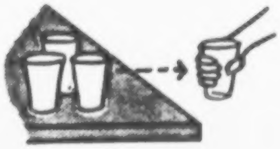


e t

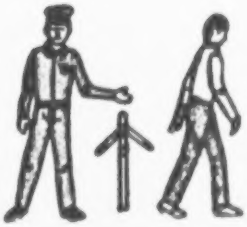
bet



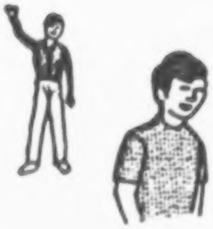
get



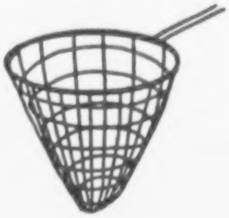
let



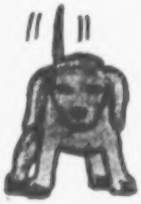
met



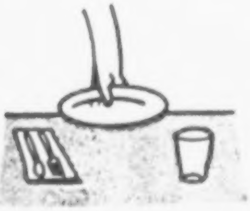
net



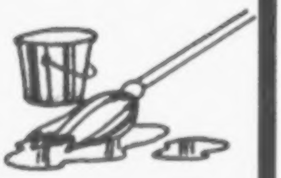
pet

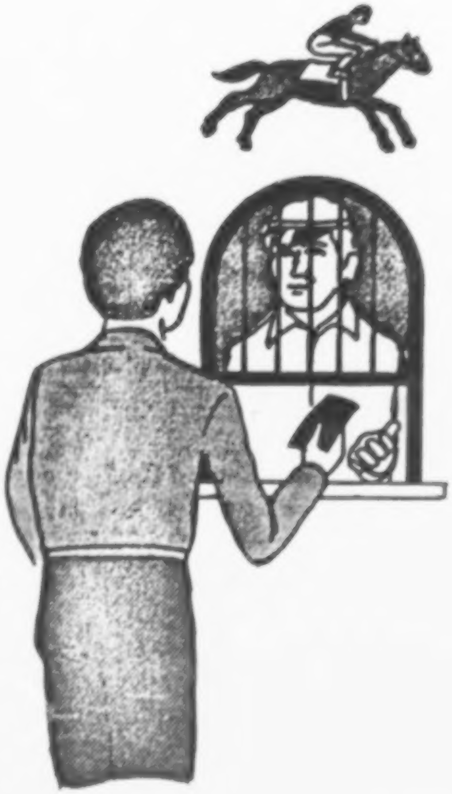


set



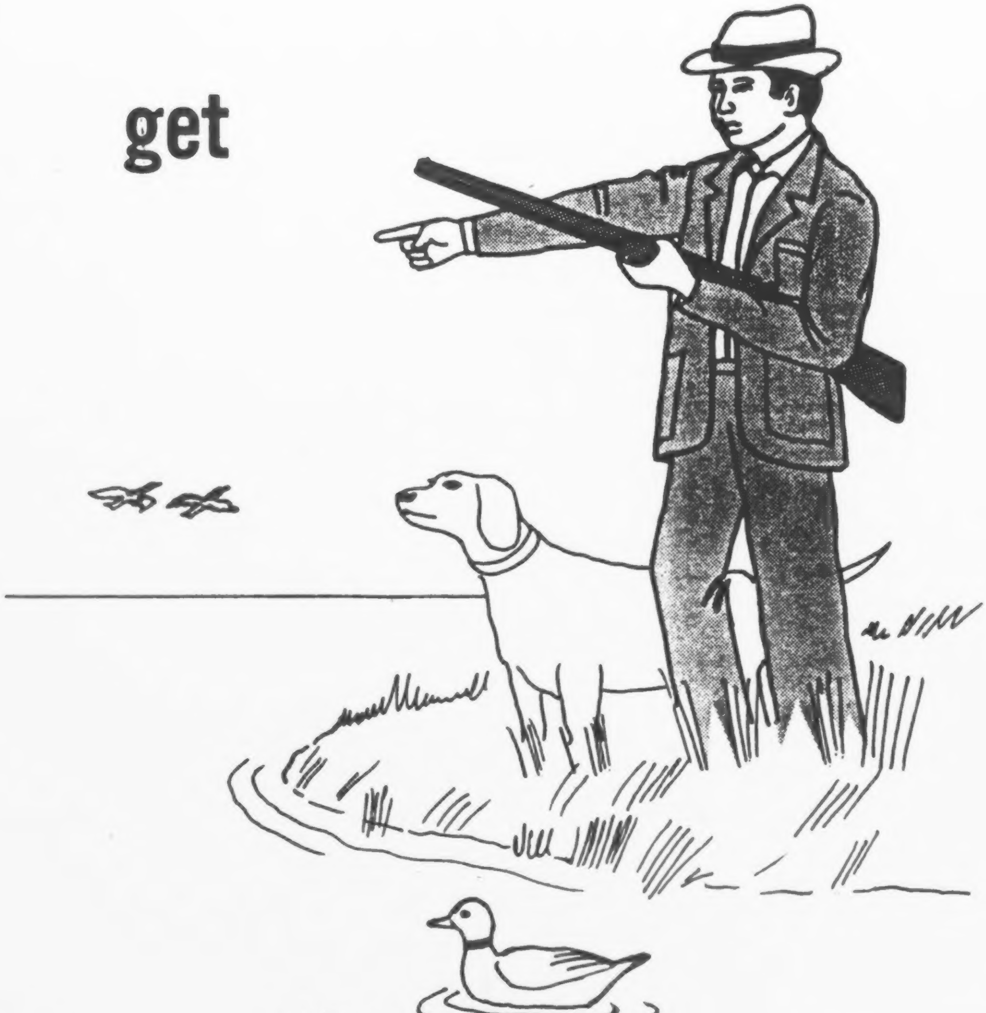
wet

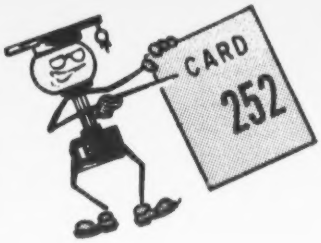


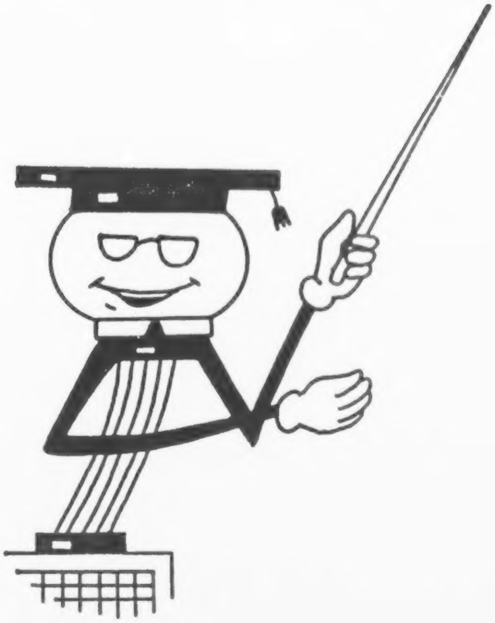


bet

get

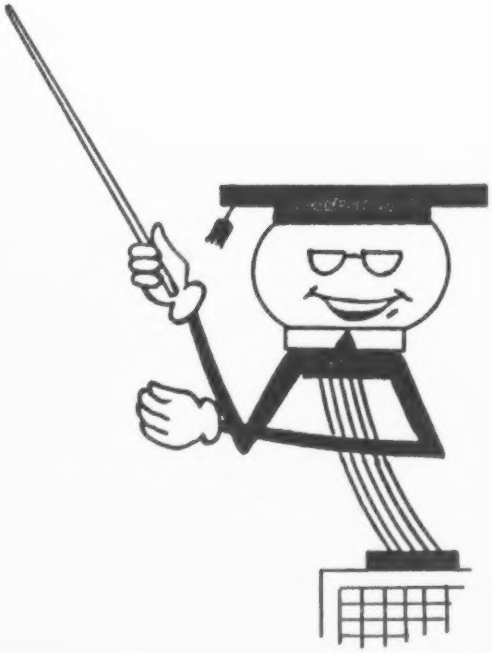




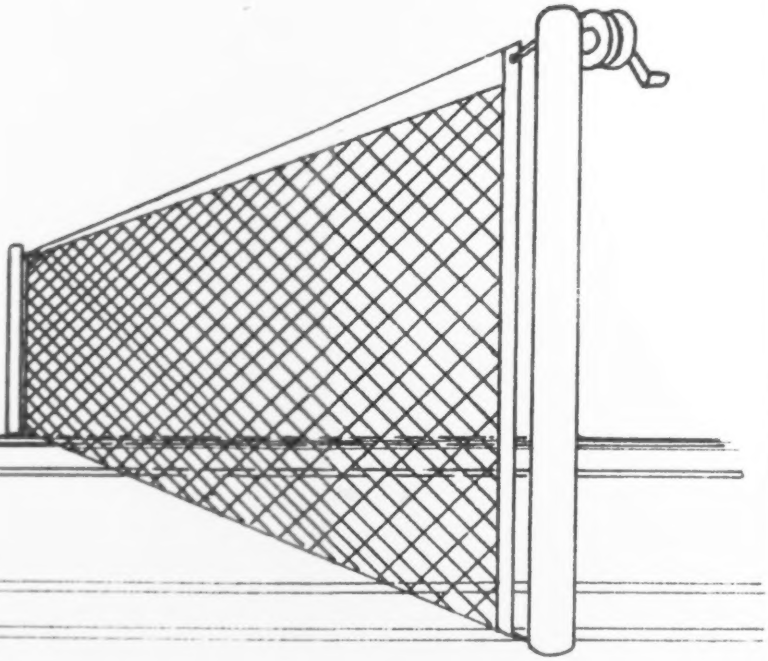


let

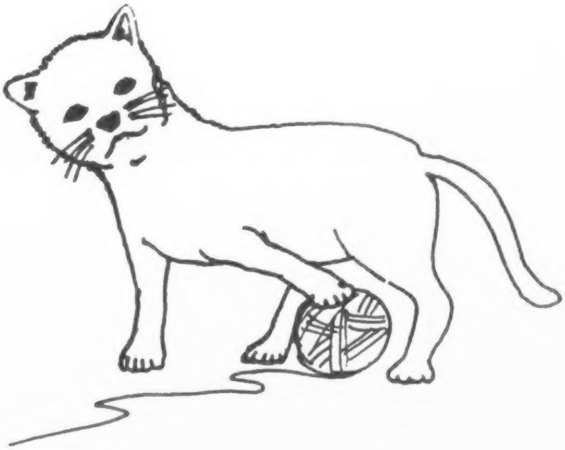
met

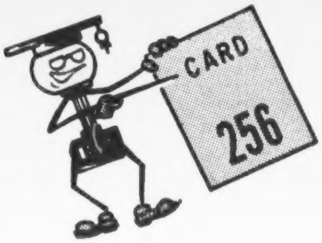


net

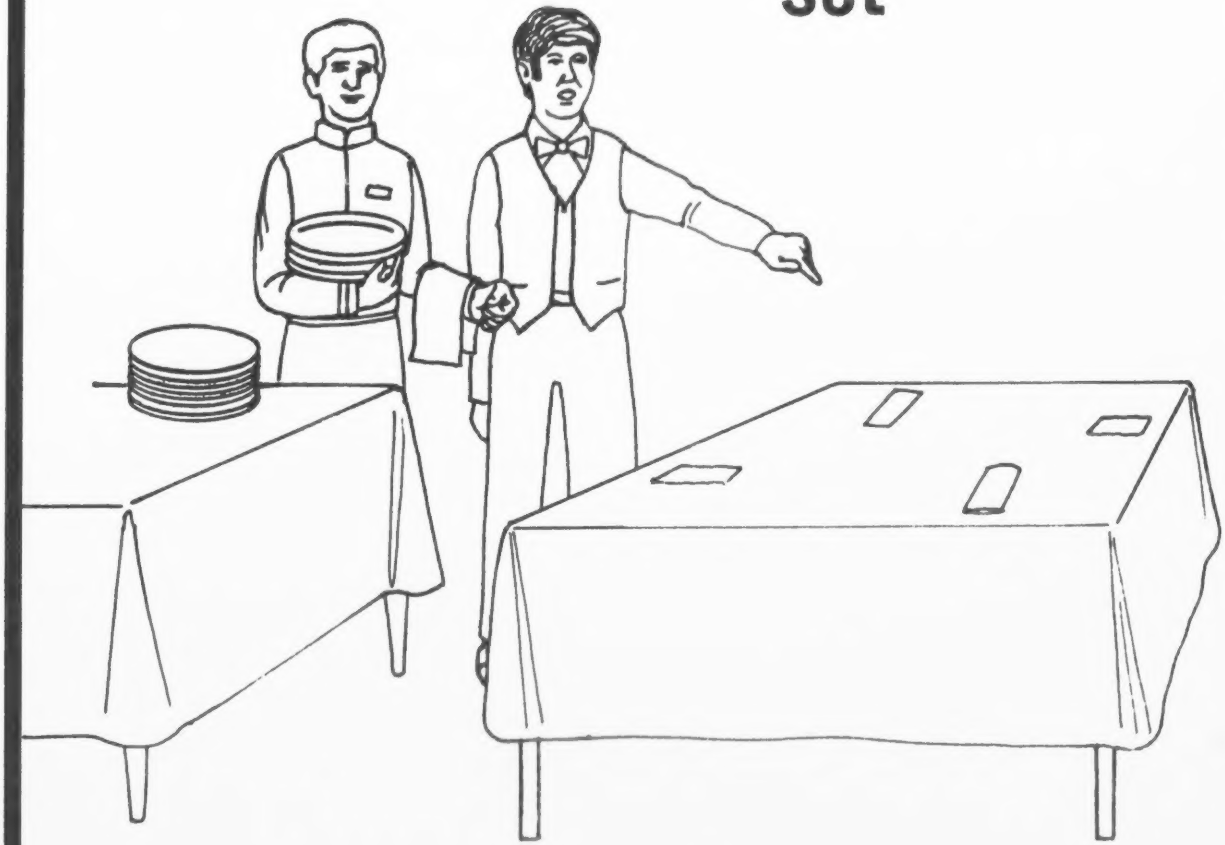


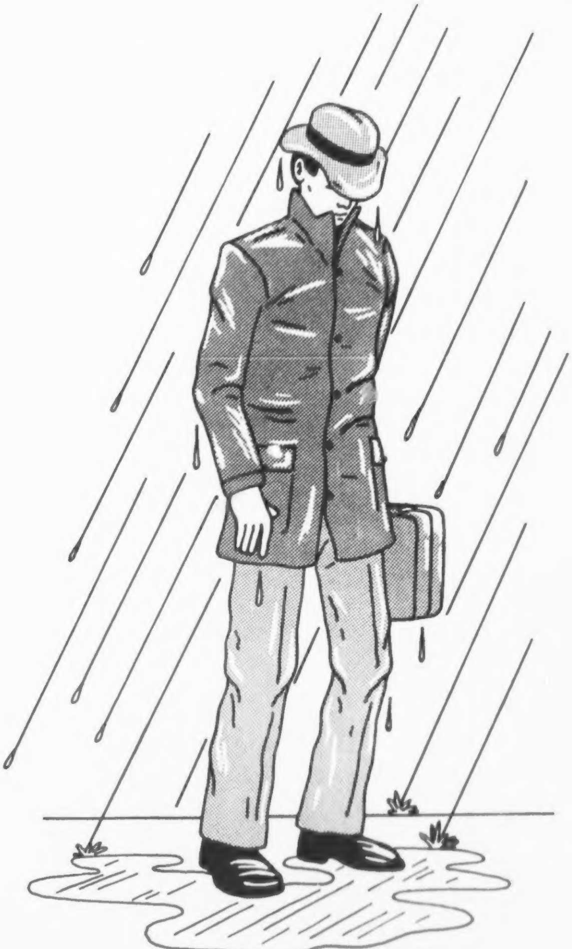
pet





set

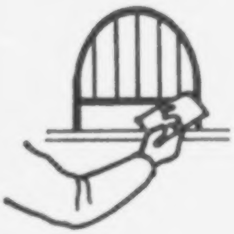




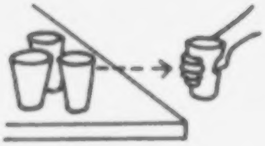
wet

e t

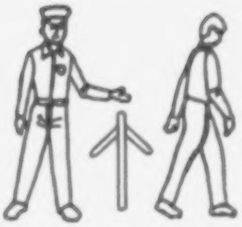
bet



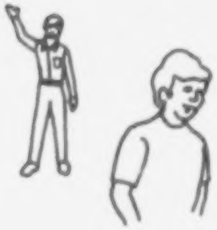
get



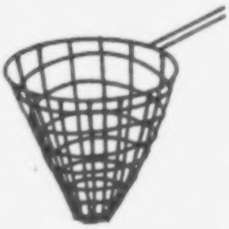
let



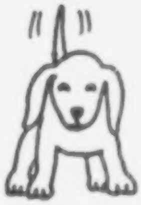
met



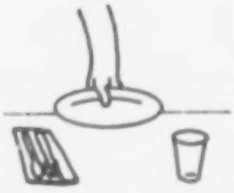
net



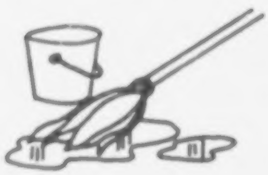
pet



set



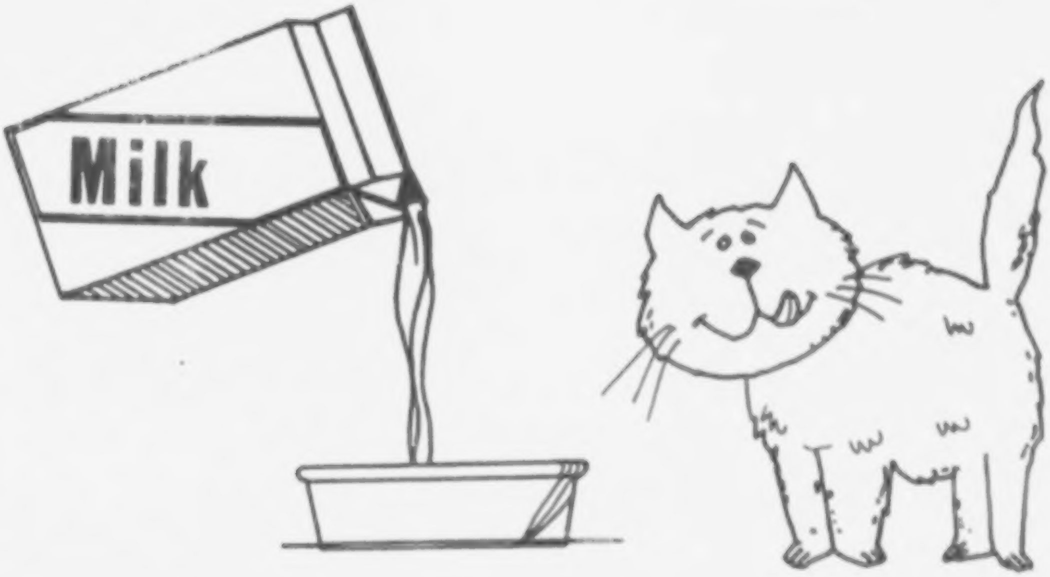
wet

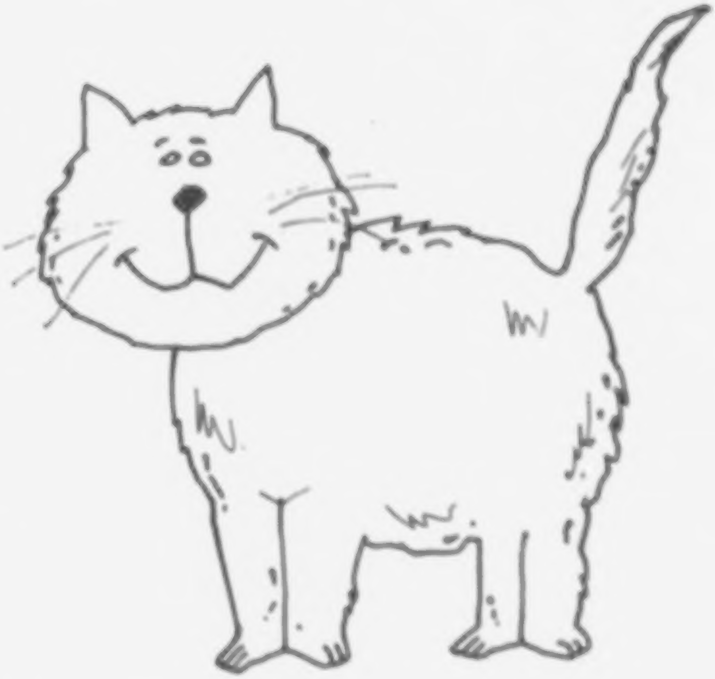


k

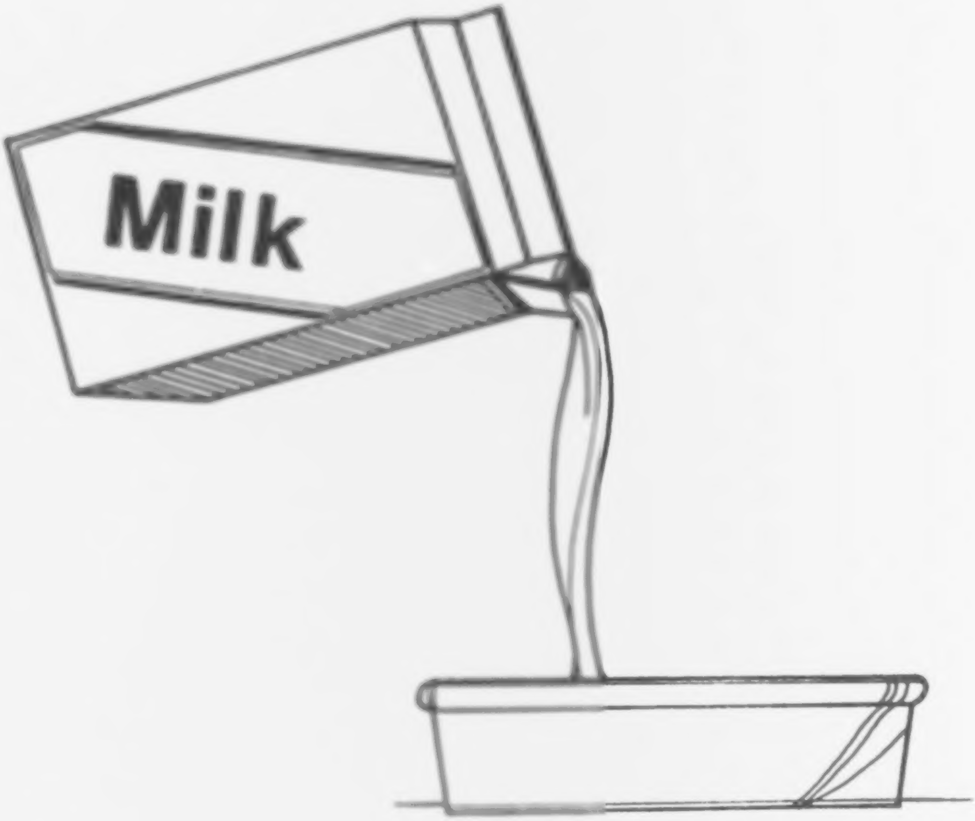
kitten

milk

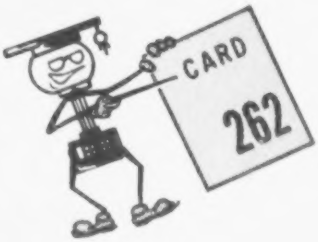




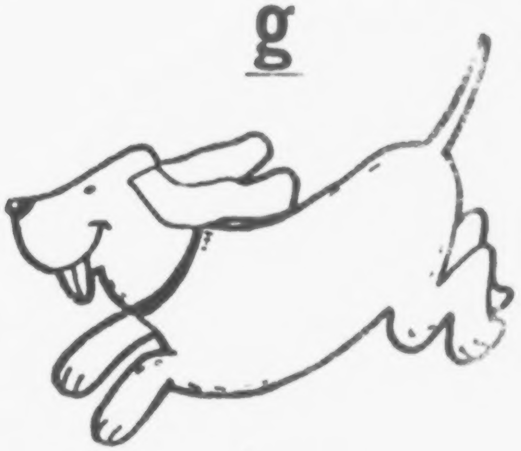
kitten



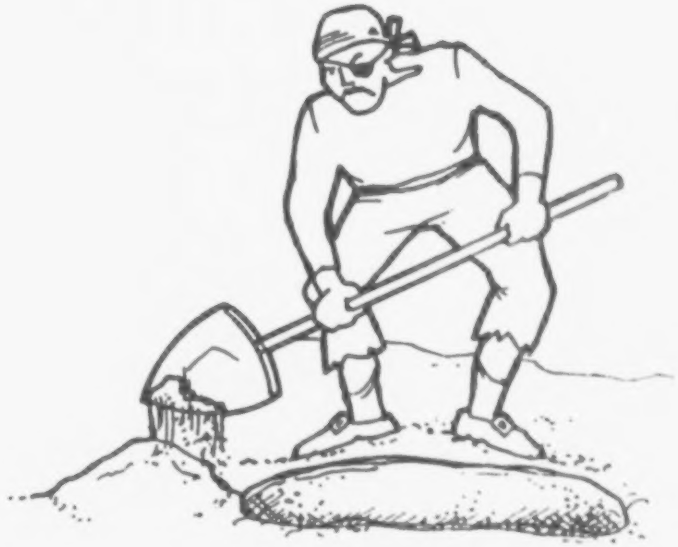
milk



g

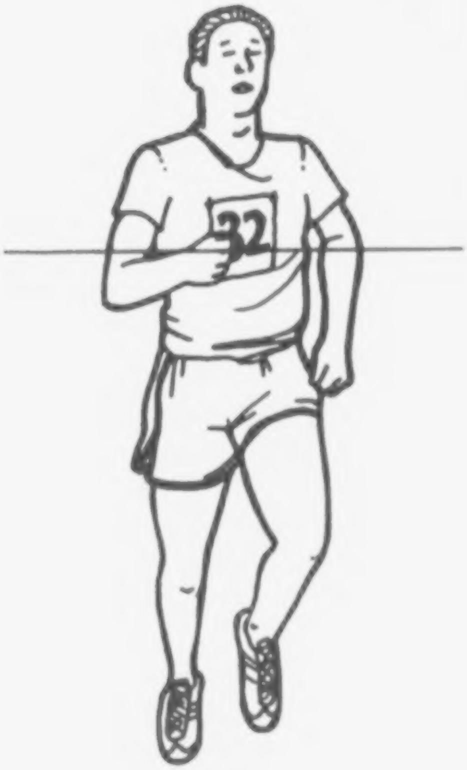


dog

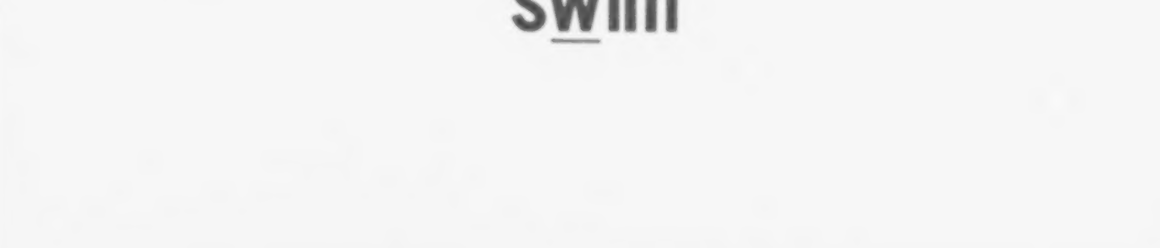


dig

w

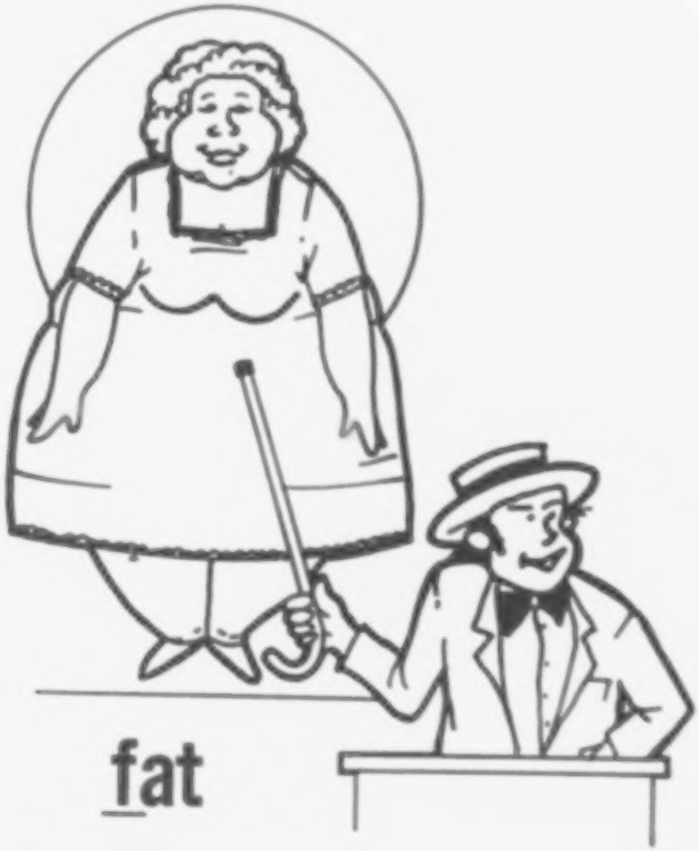


win



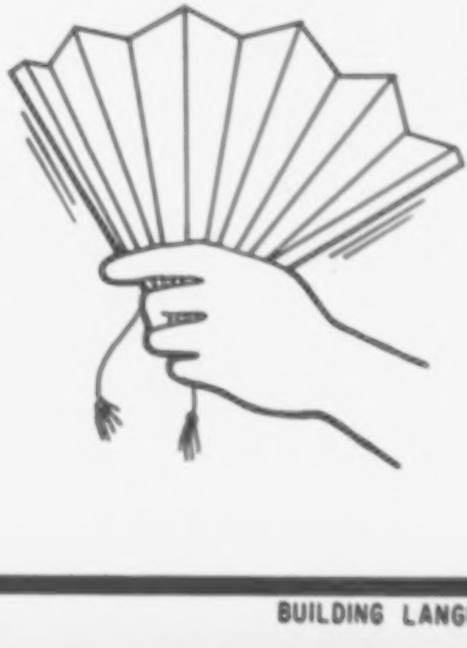
swim

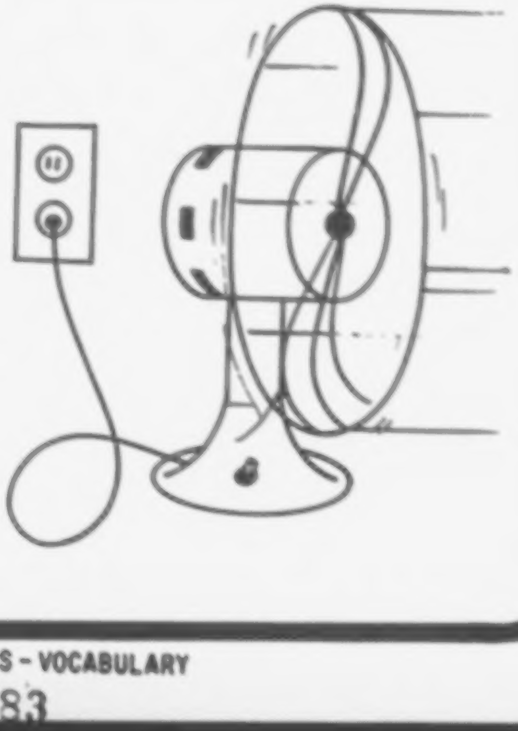
f

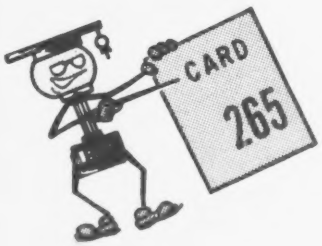


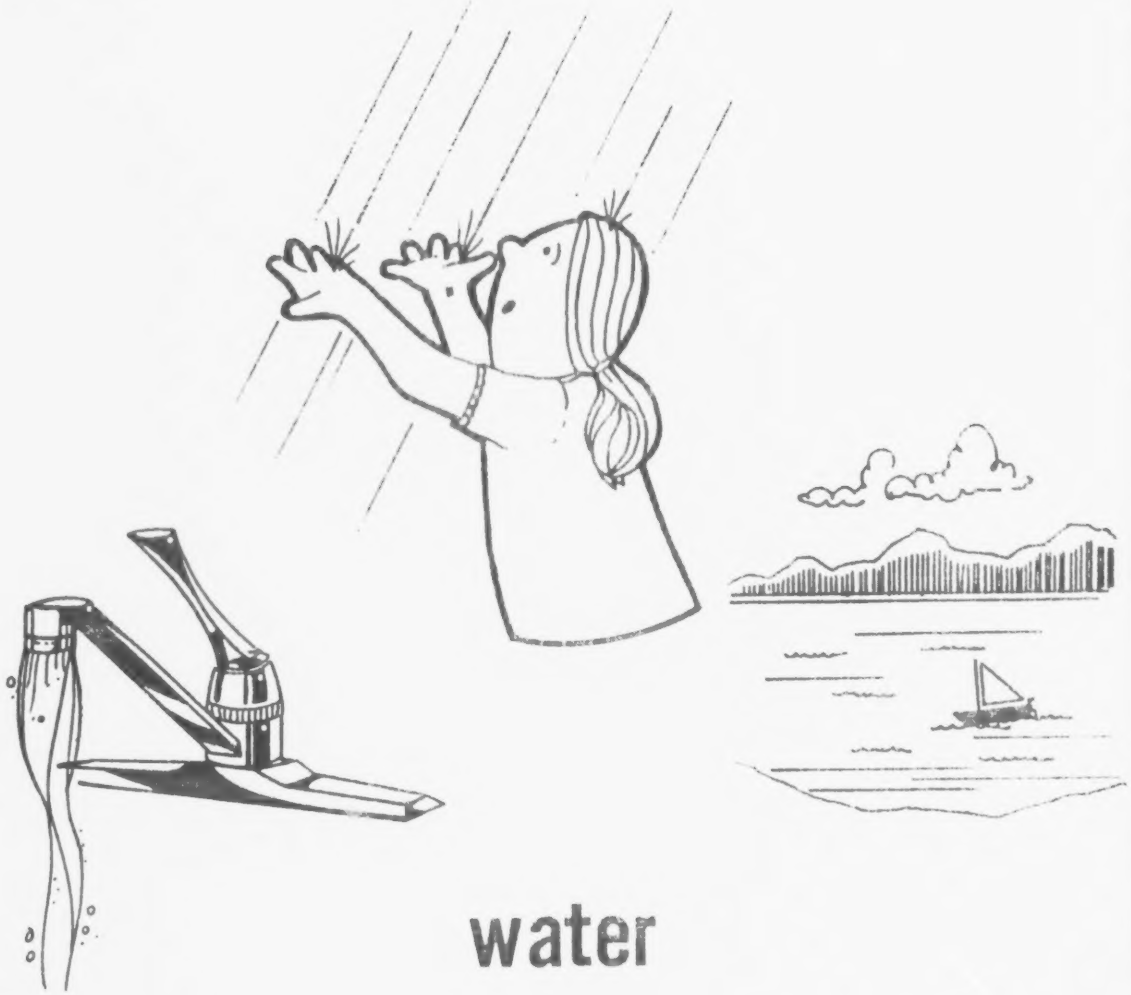
fat

fan

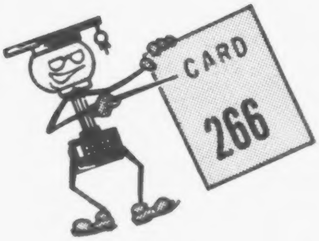




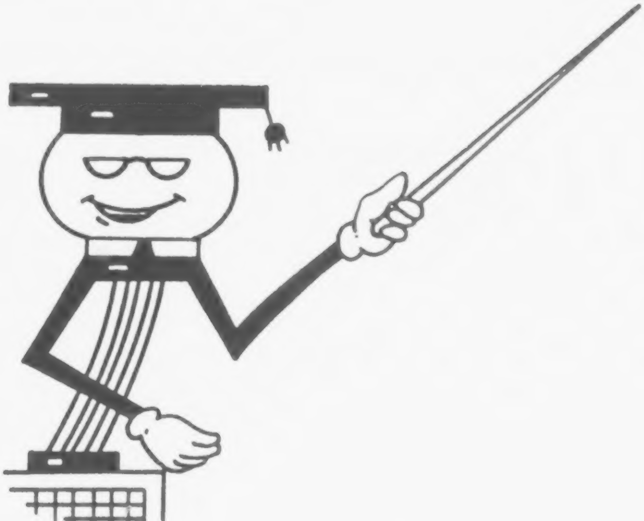


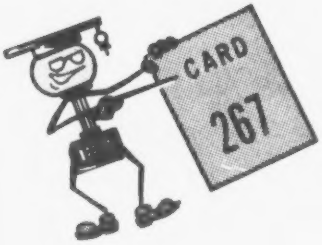


water



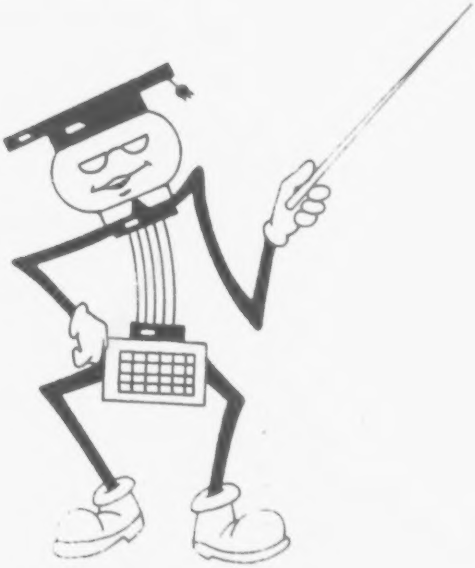
Review

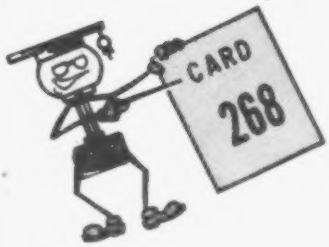




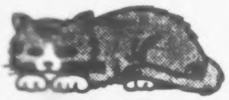
this these

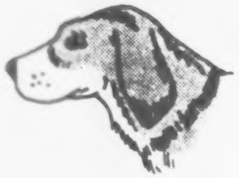
that those

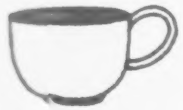


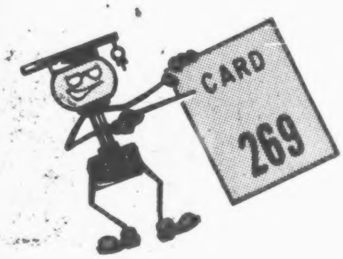


that

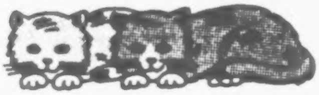


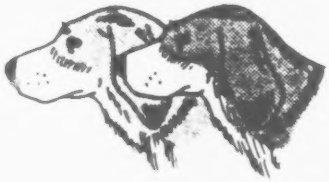


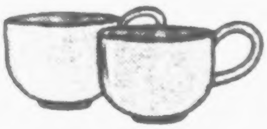


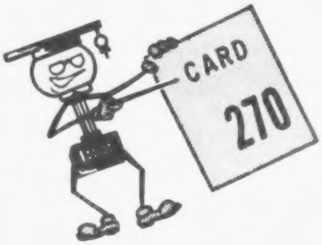


those

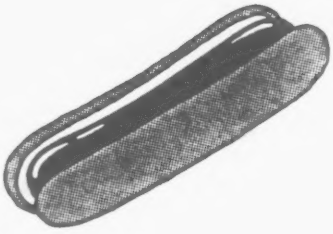


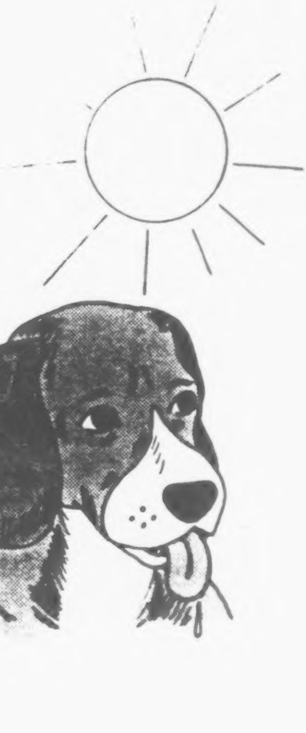


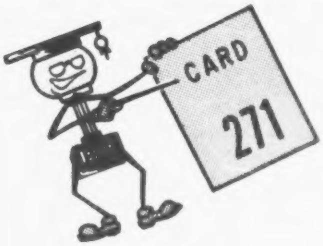




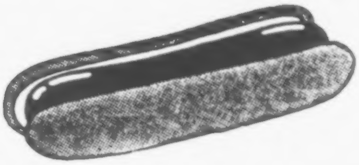
hot dog



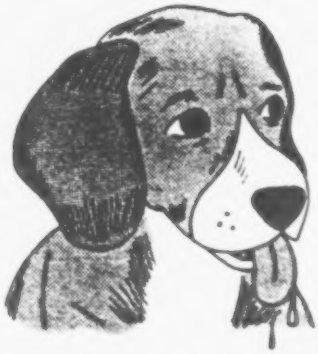


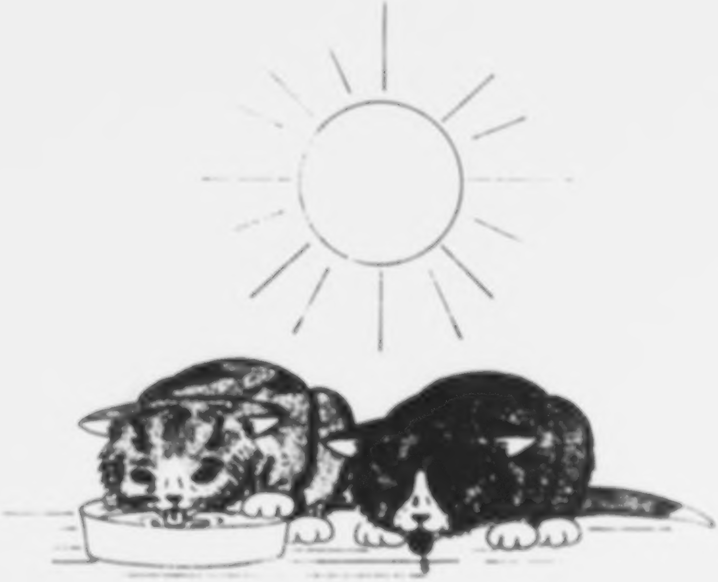


This is a hot dog on a bun.

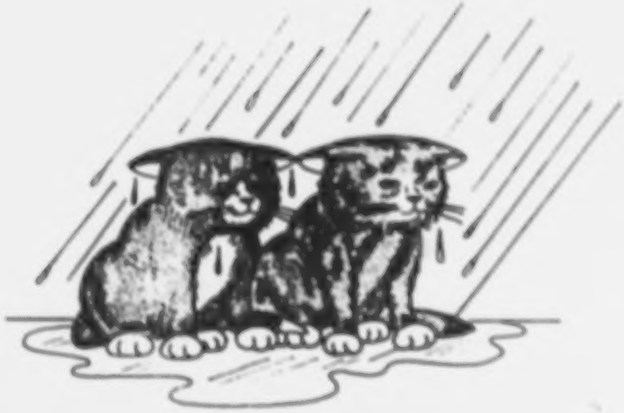


That is a hot dog.

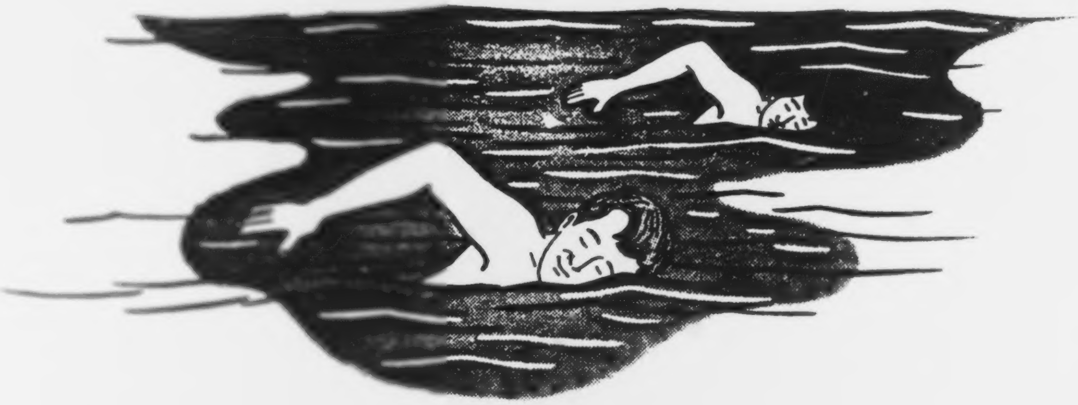




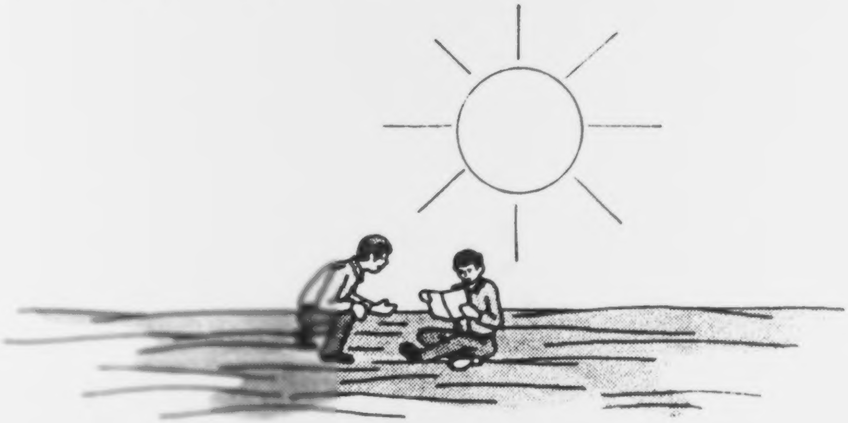
These cats get hot.



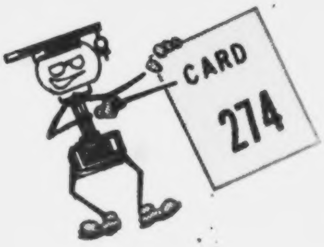
Those cats get wet

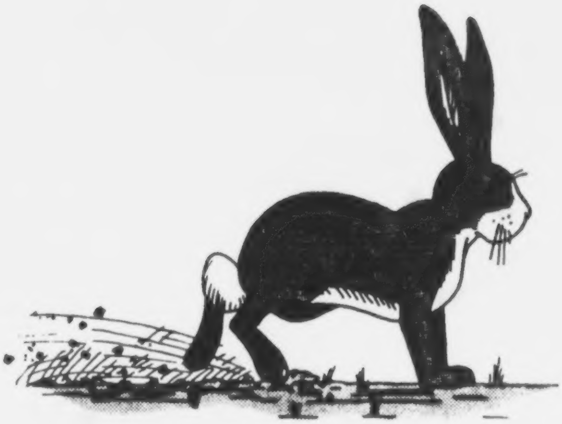


These people swim in the water.

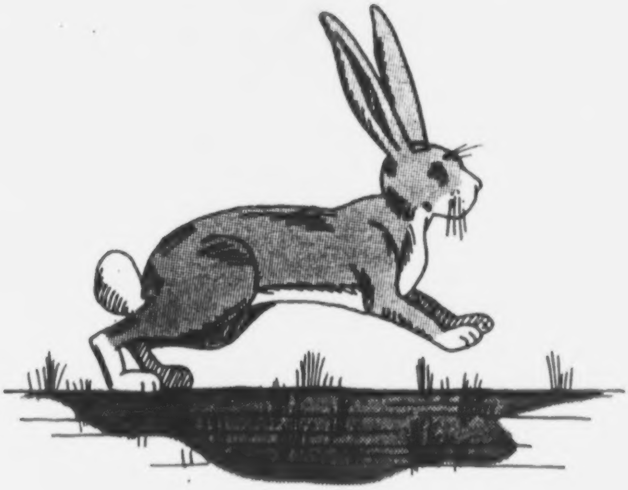


Those people sit on the sand.

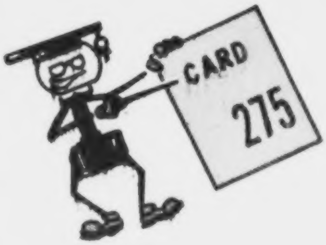




This rabbit digs.

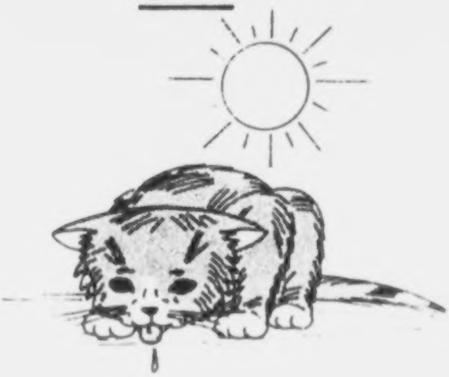


That rabbit runs.

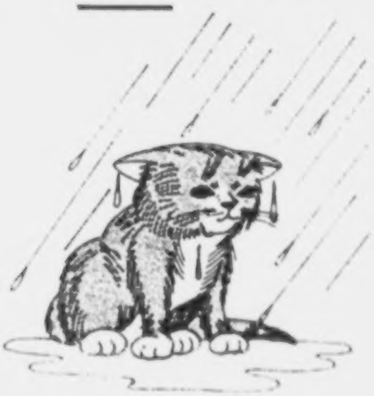


get

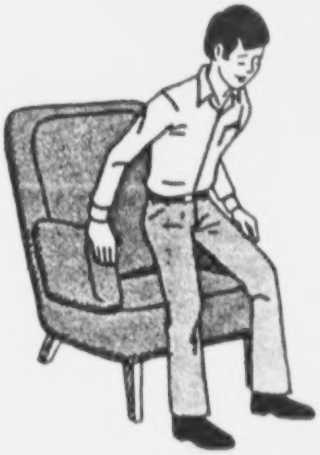
get hot



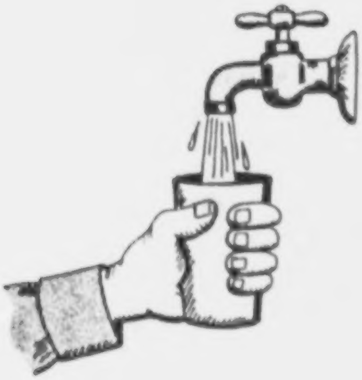
get wet



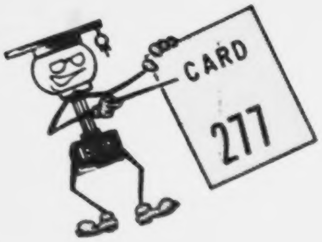
get up

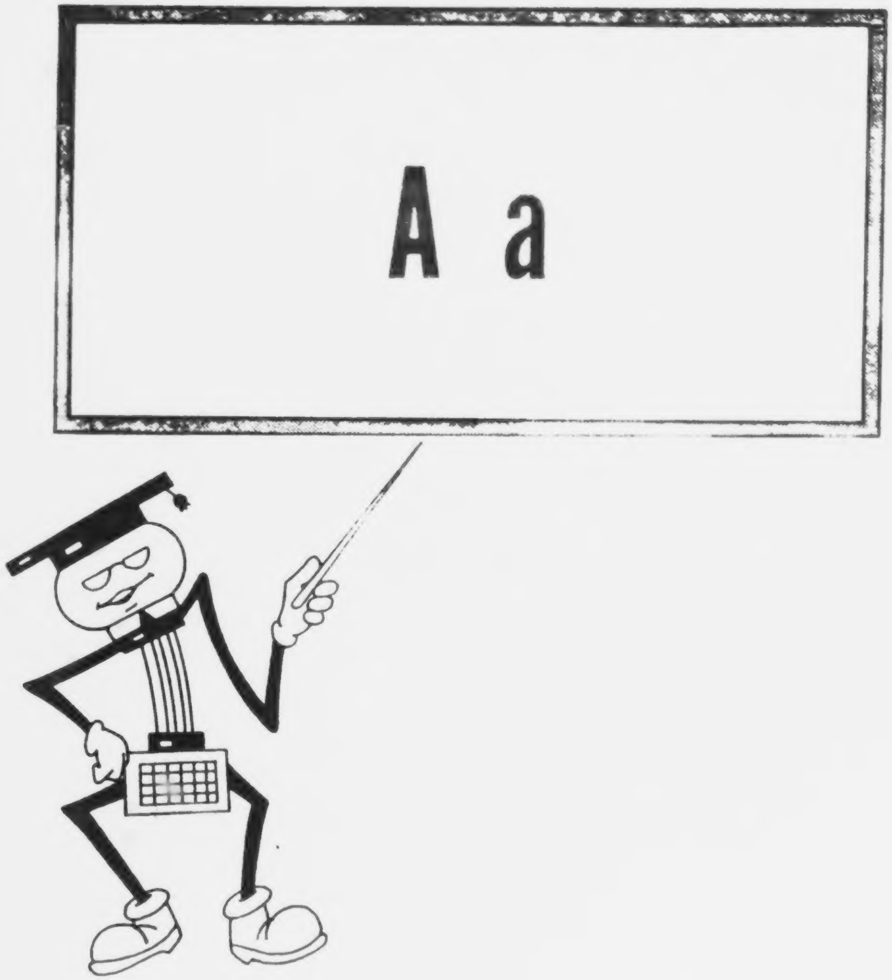


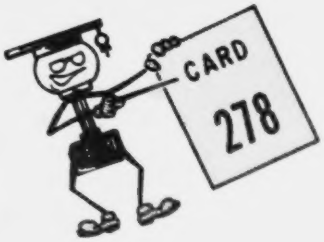
get a drink



the

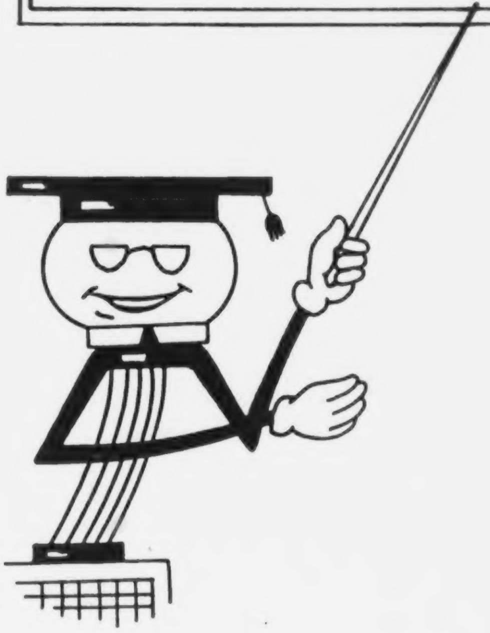

CARD
277

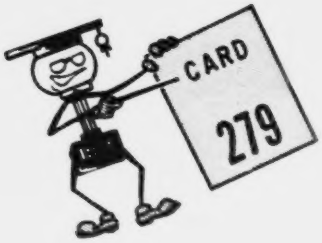

A a

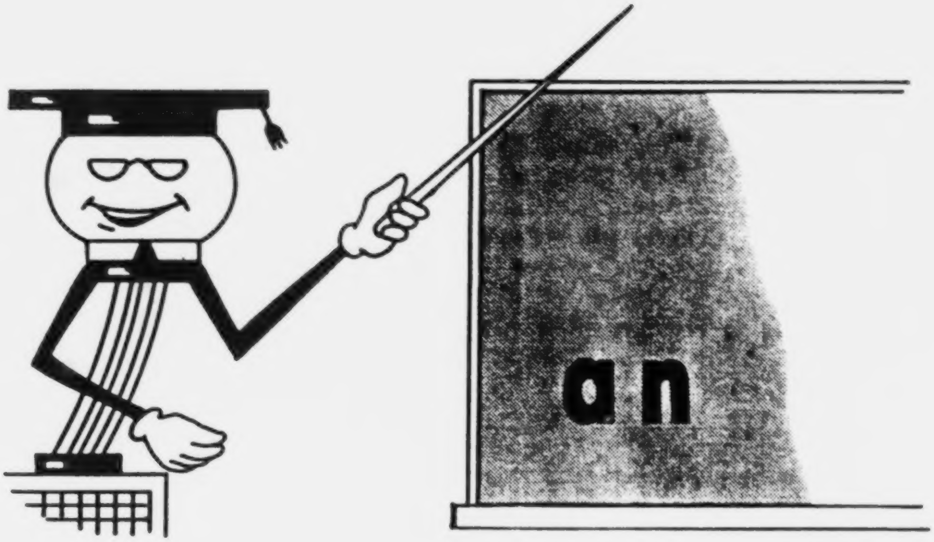


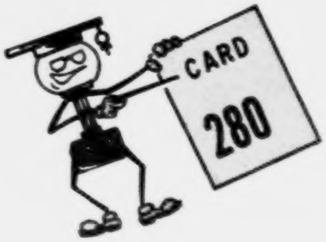
b c d f g h j k l m

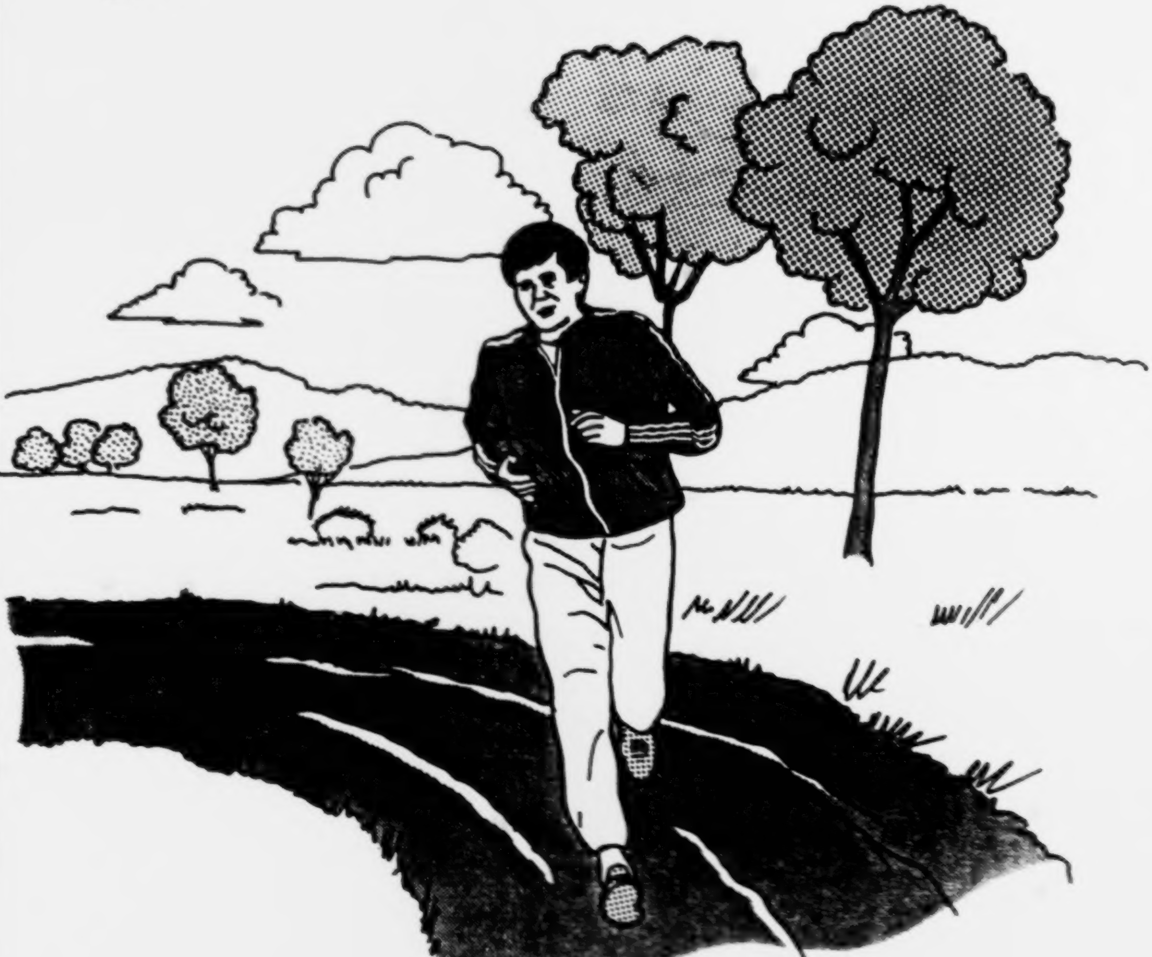
n p q r s t v w x z



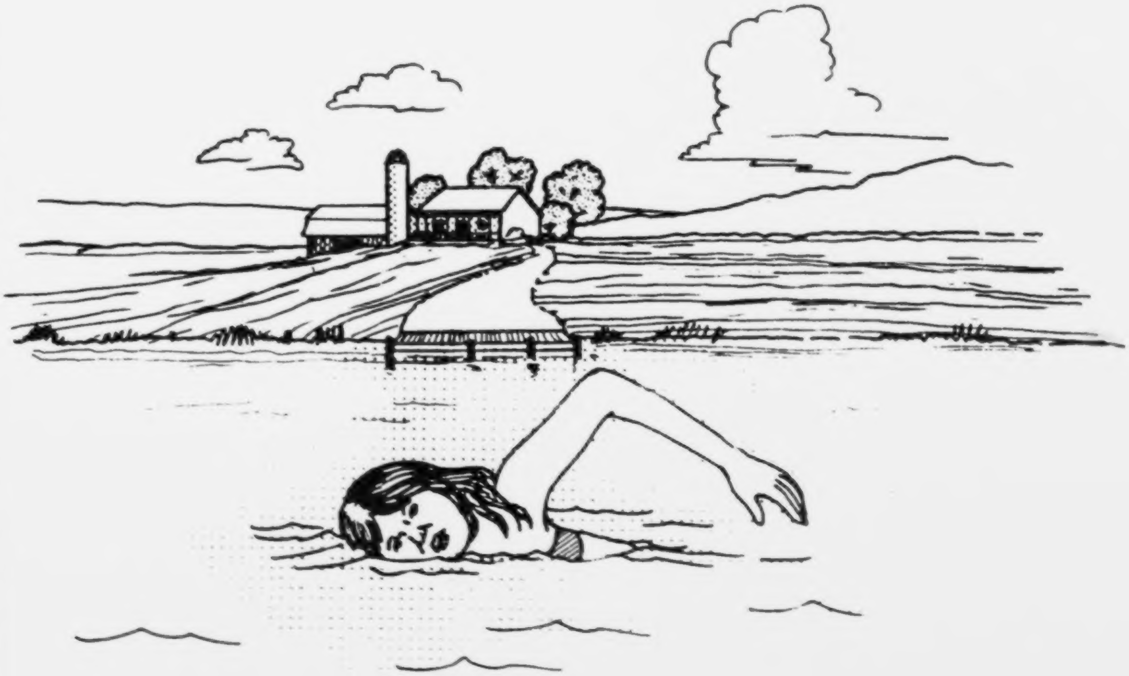

CARD
279


an

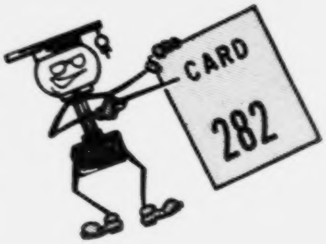


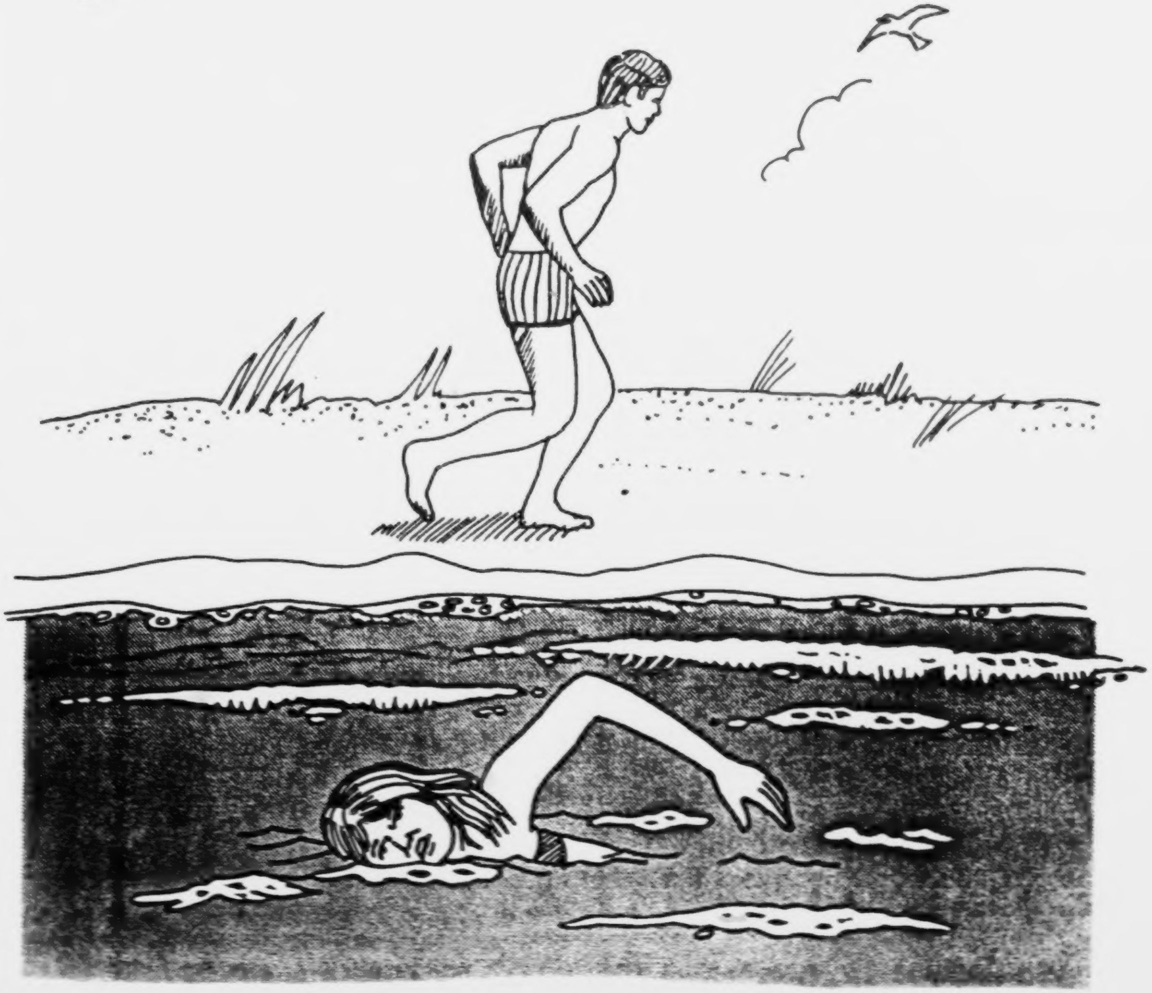


Tim runs.

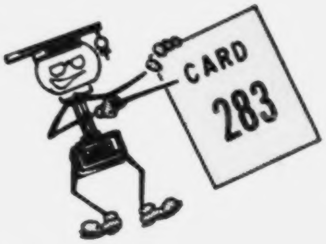


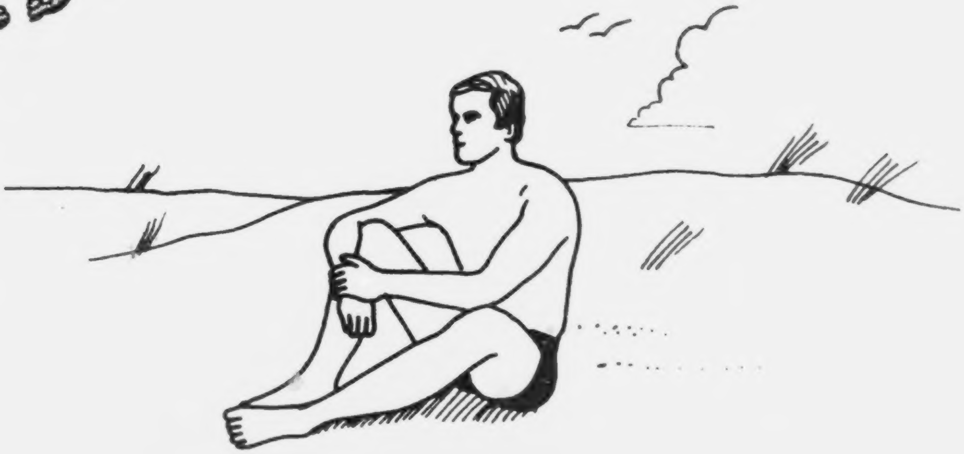
Nan swims.



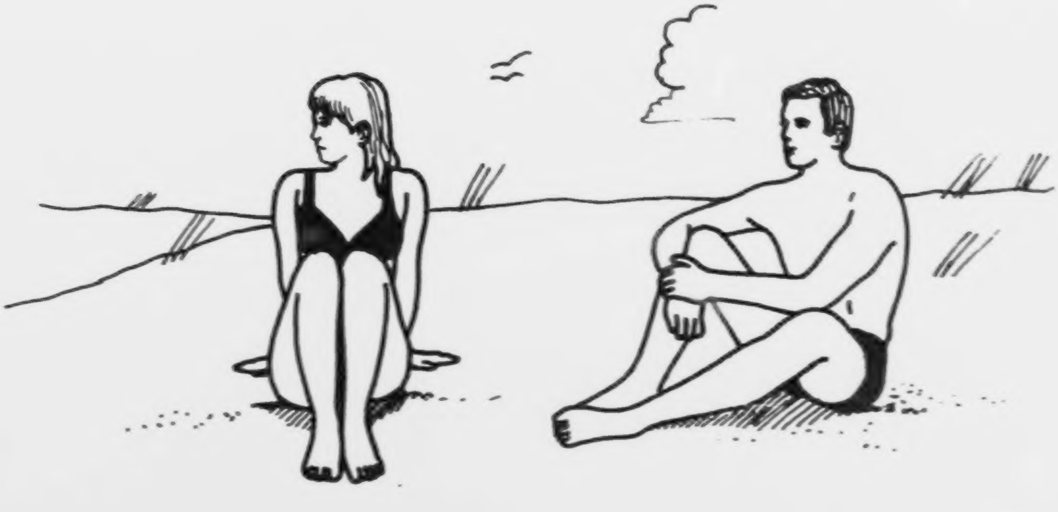


Tim runs on the sand and Nan swims in the water.

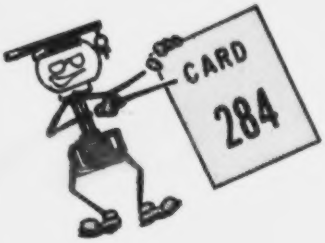


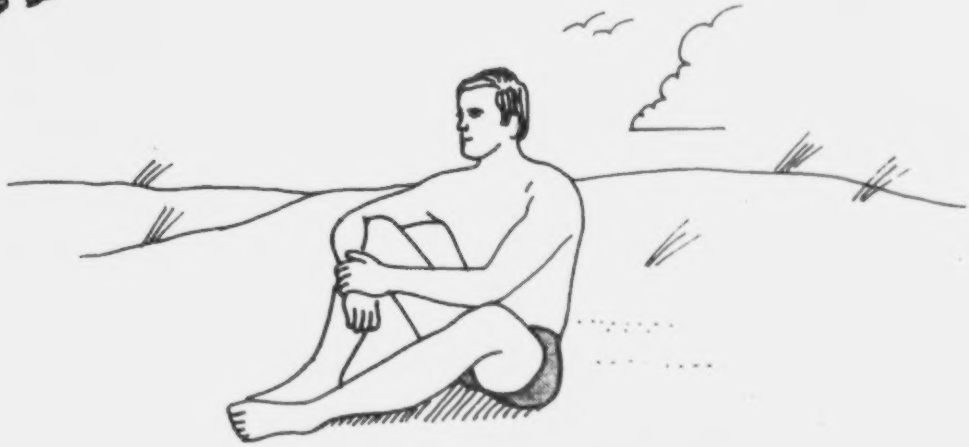


Tim sits.

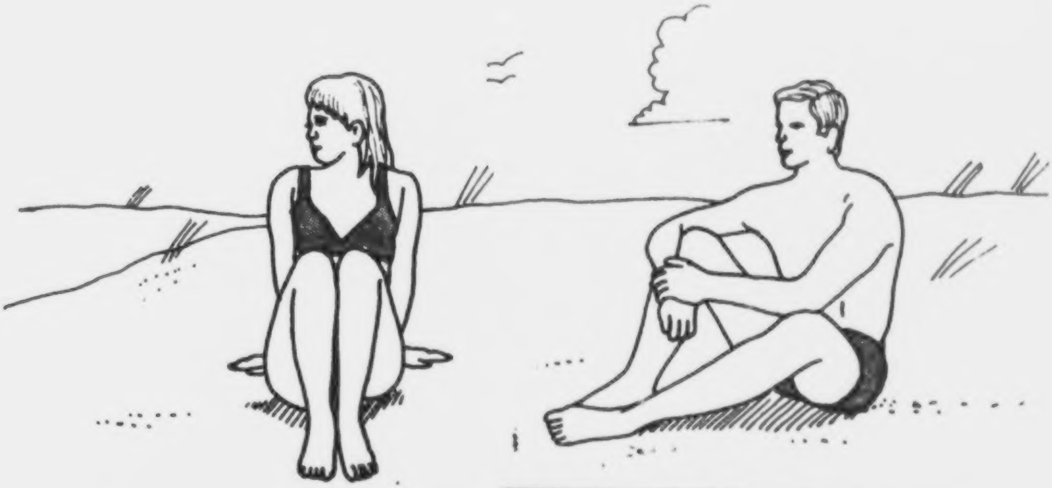


Nan and Tim sit on the sand.





Tim sits.



Nan and Tim sit on the sand.

The sun is hot. The sand is hot.

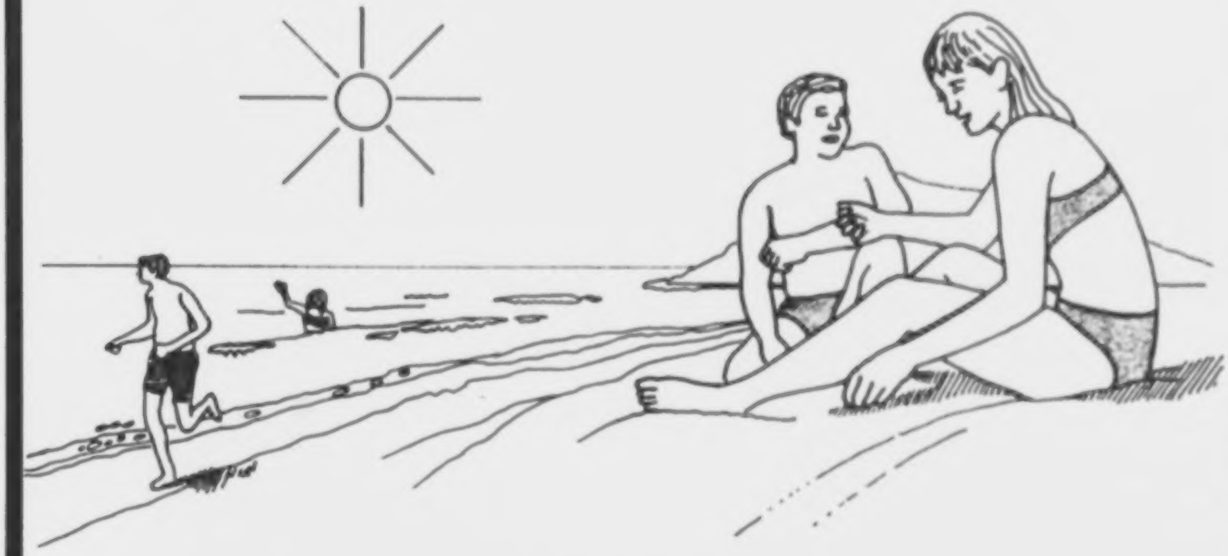
Pam runs on the sand. Pam swims in the water

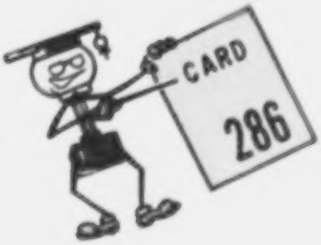
Tim runs on the sand and swims in the water.

The water is not hot.

Pam gets wet and Tim gets wet.

This is fun!



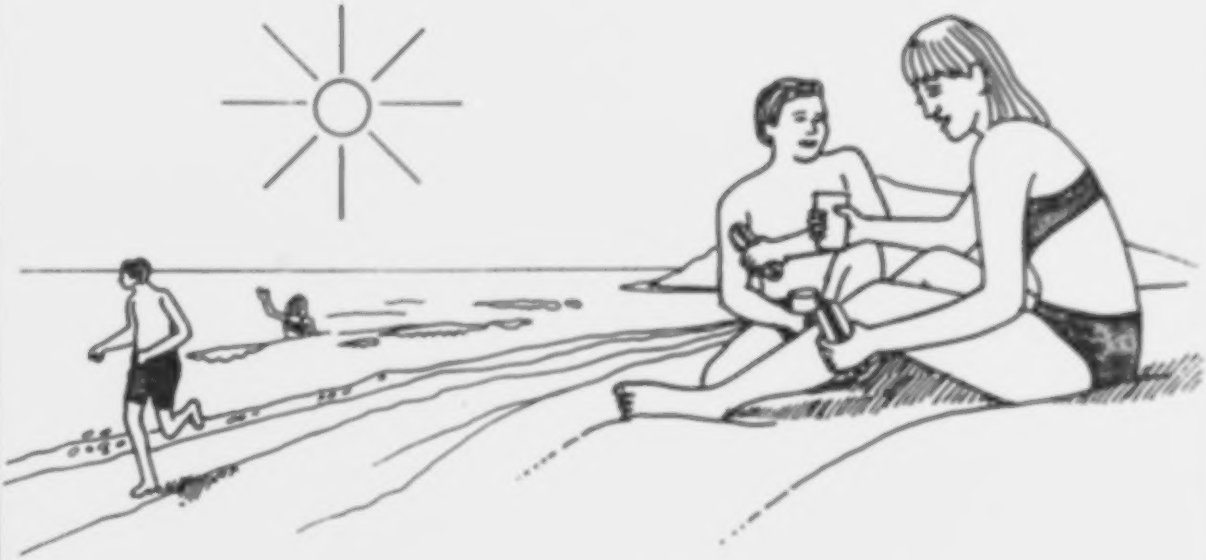


Pam gets hot dogs in buns and milk in cups.

Tim sits on the sand.

Tim gets a hot dog and milk.

Pam and Tim sit on the sand.

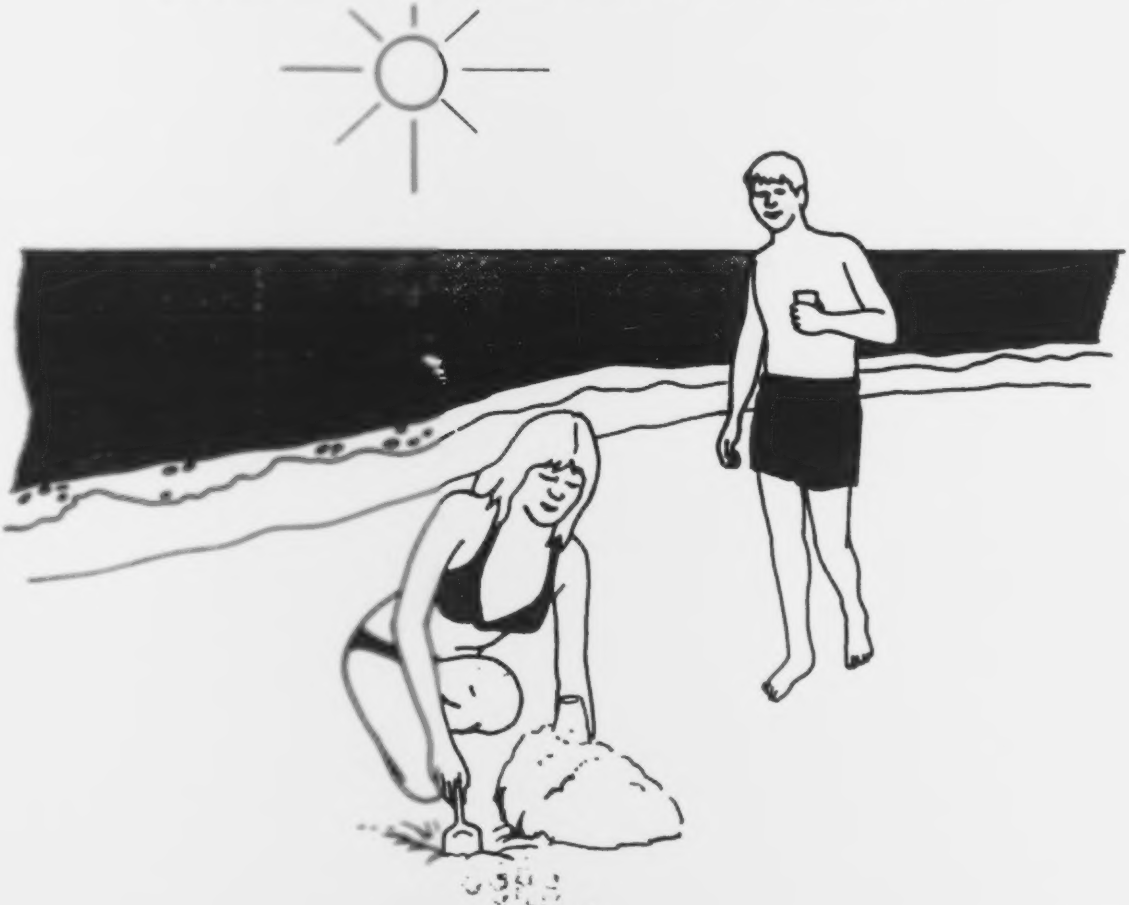


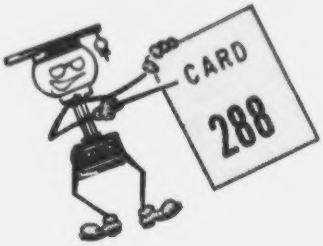
Tim and Pam dig in the sand.

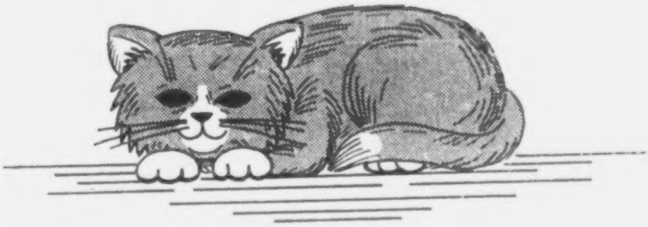
Tim gets water in a cup.

That sun is hot!

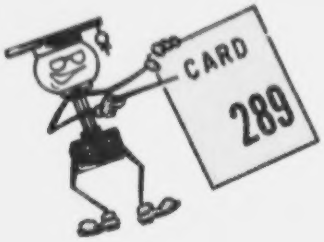
Pam and Tim are hot and red in the sun.

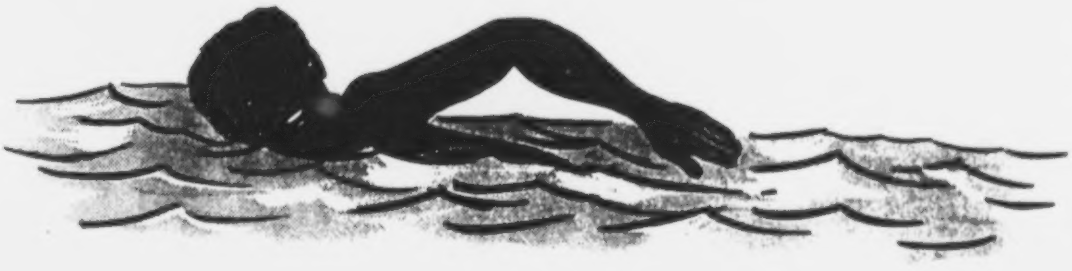




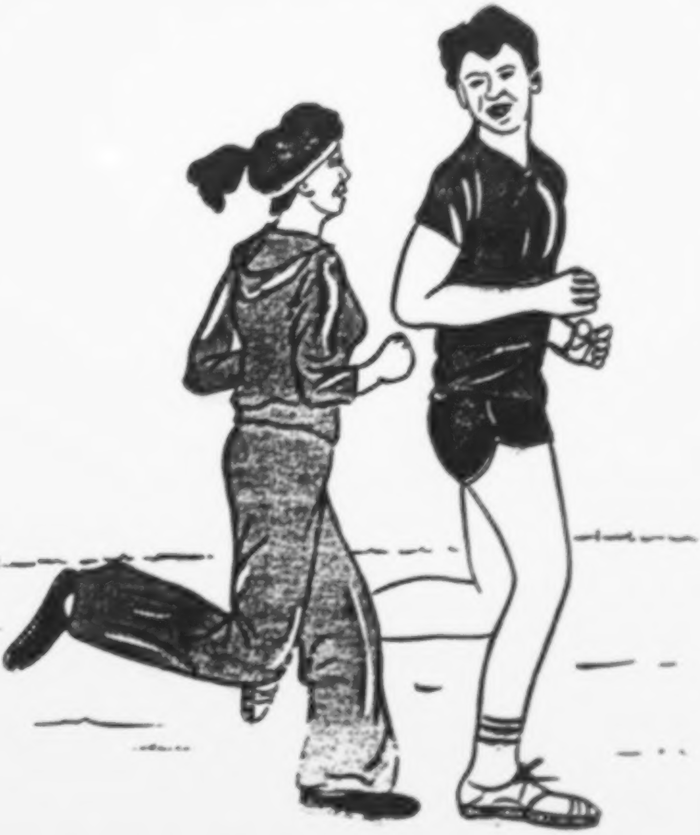


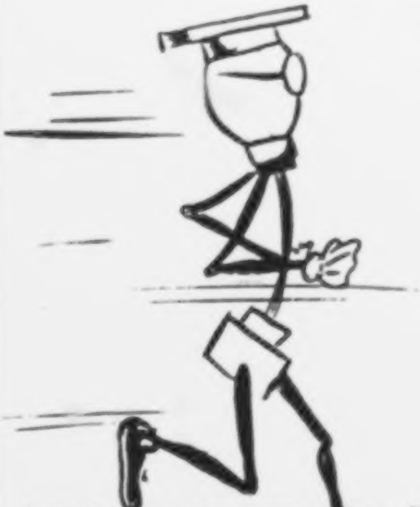
k ____________



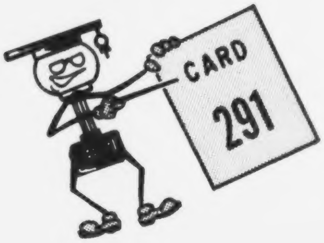


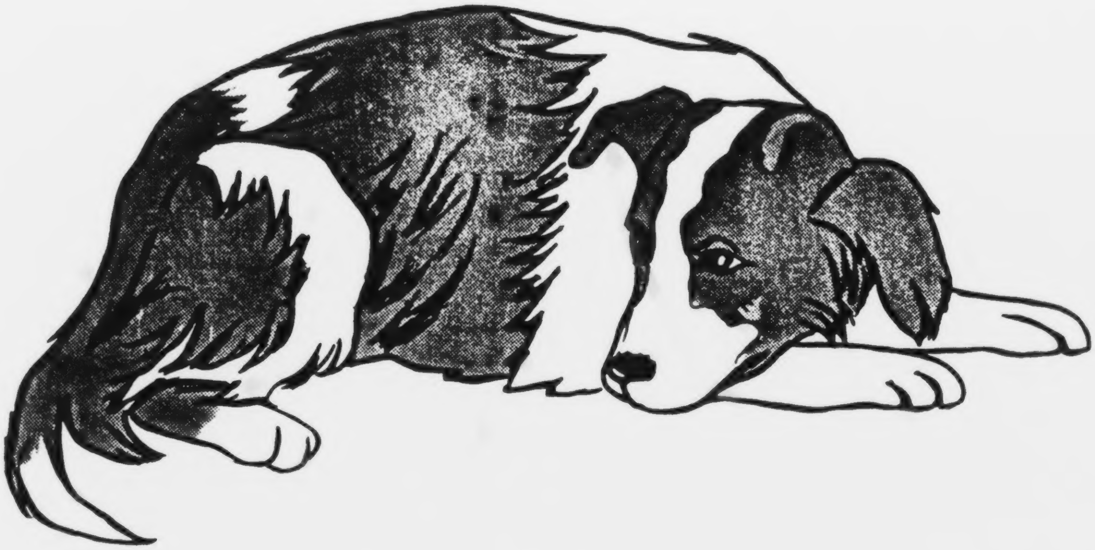
a _ _ _ _



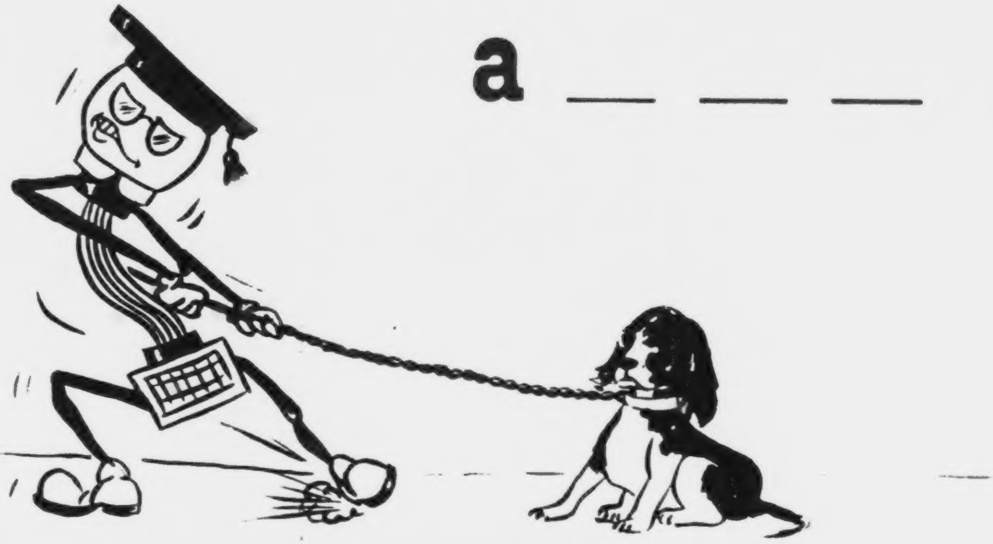


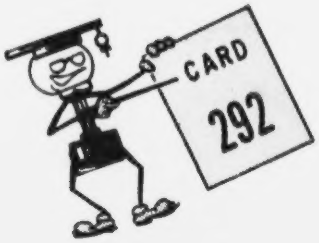
a _ _ _ _

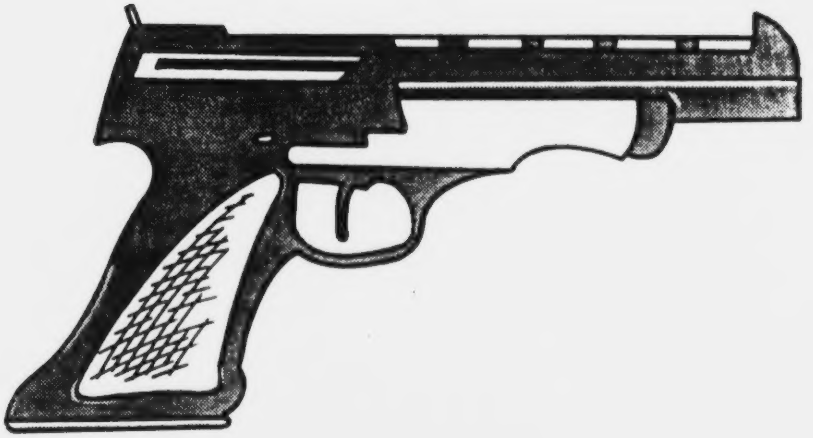




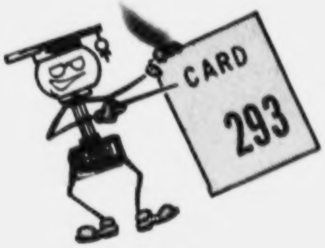
a ___ ___ ___

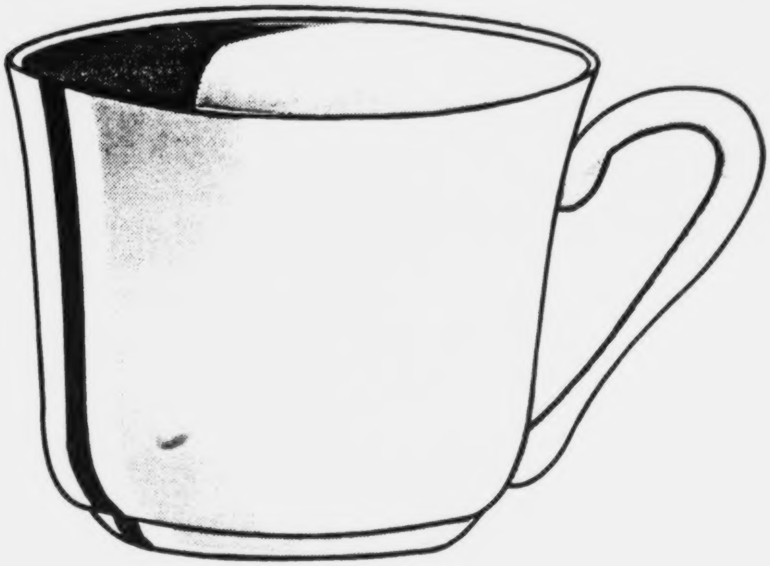




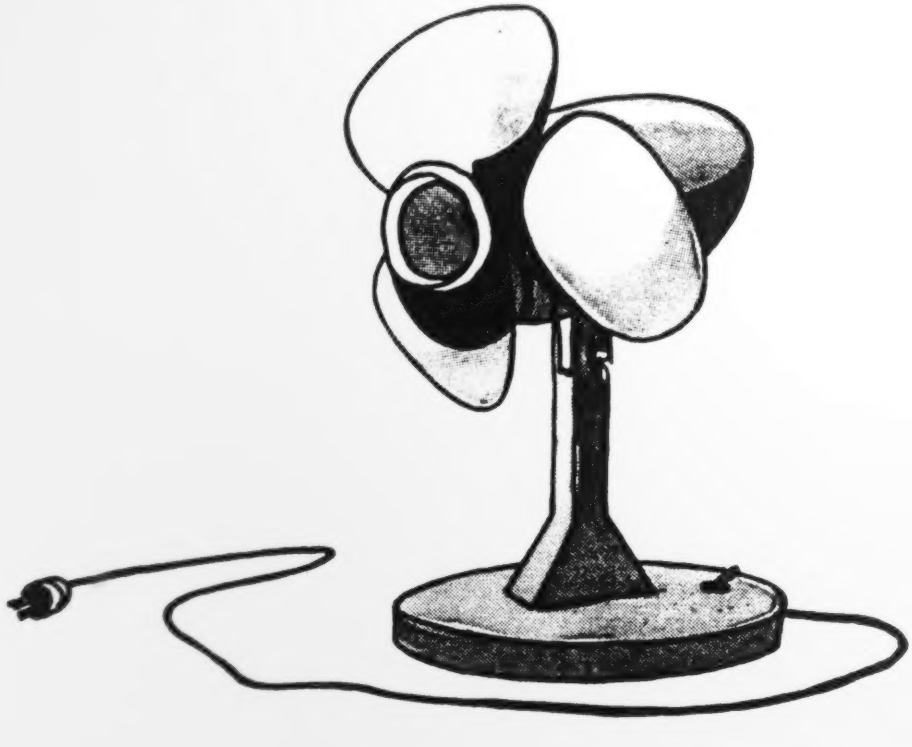


a __ __ __

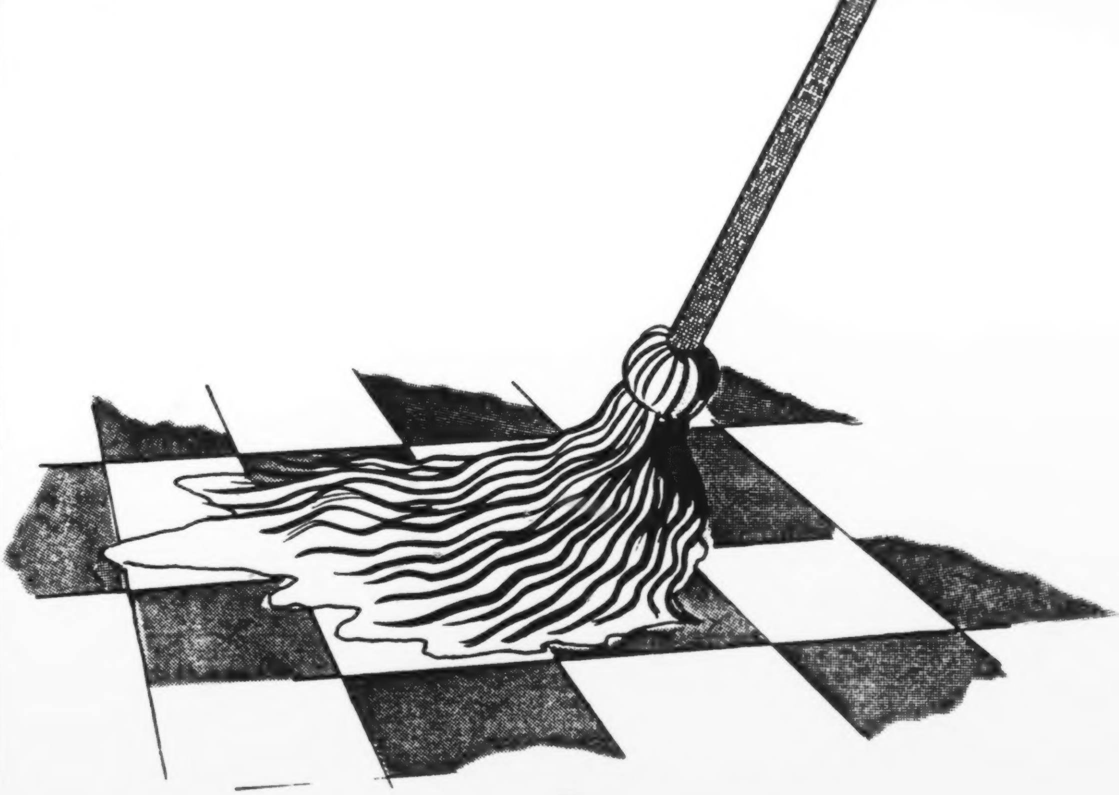




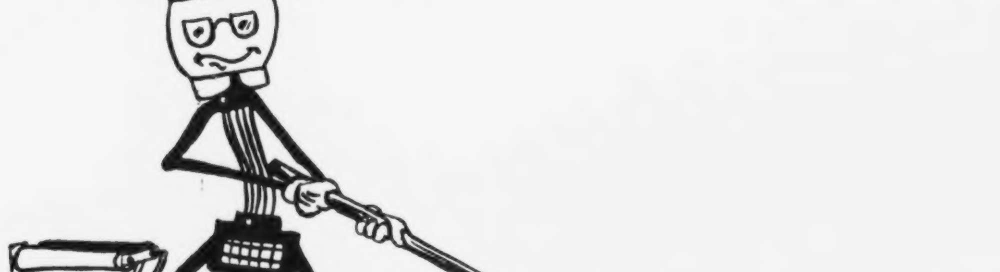
a ___ ___ ___

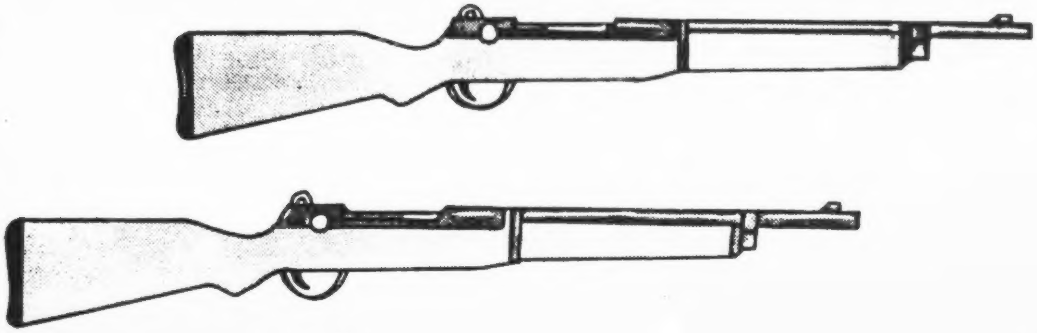


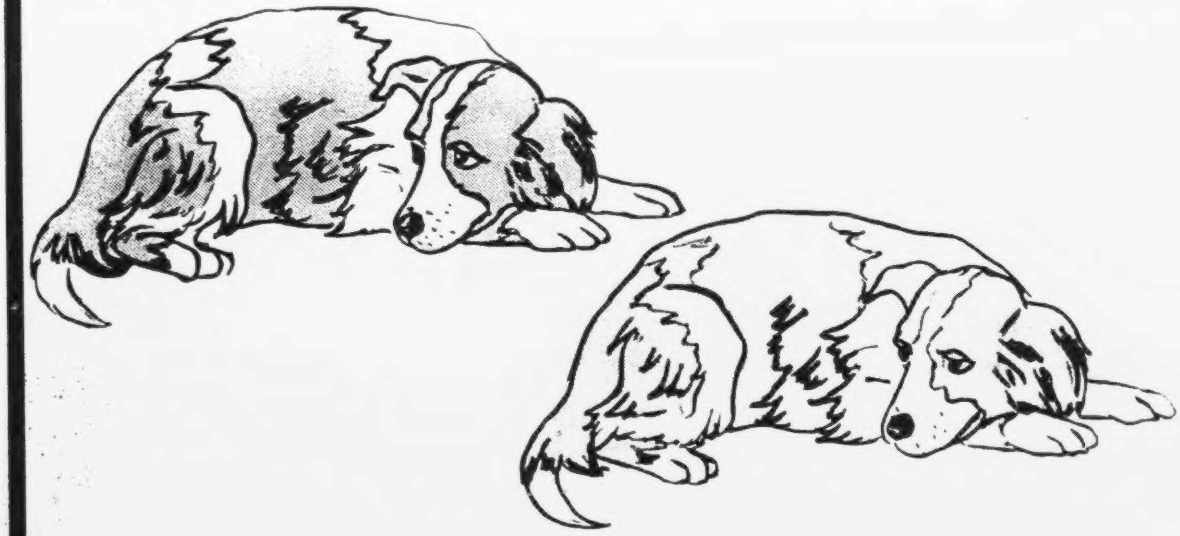
a ___ ___ ___



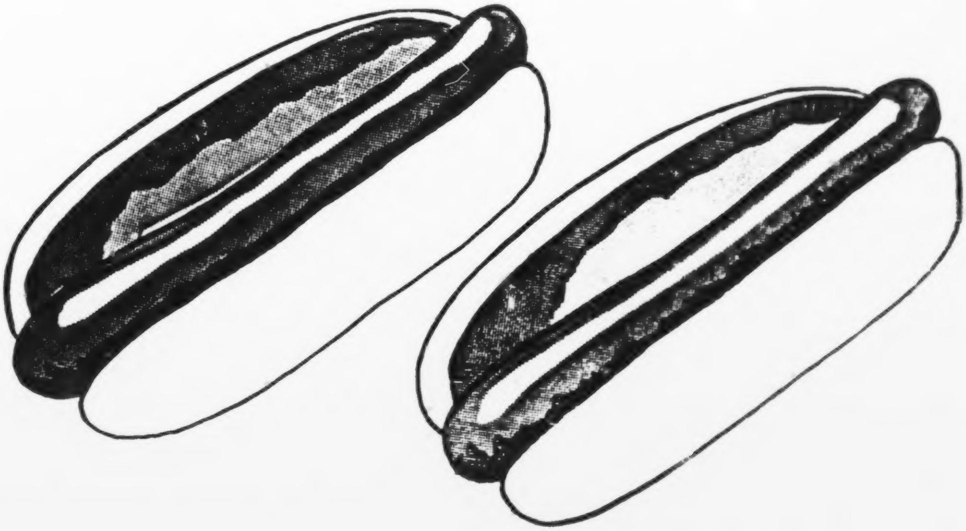
a ___ ___ ___



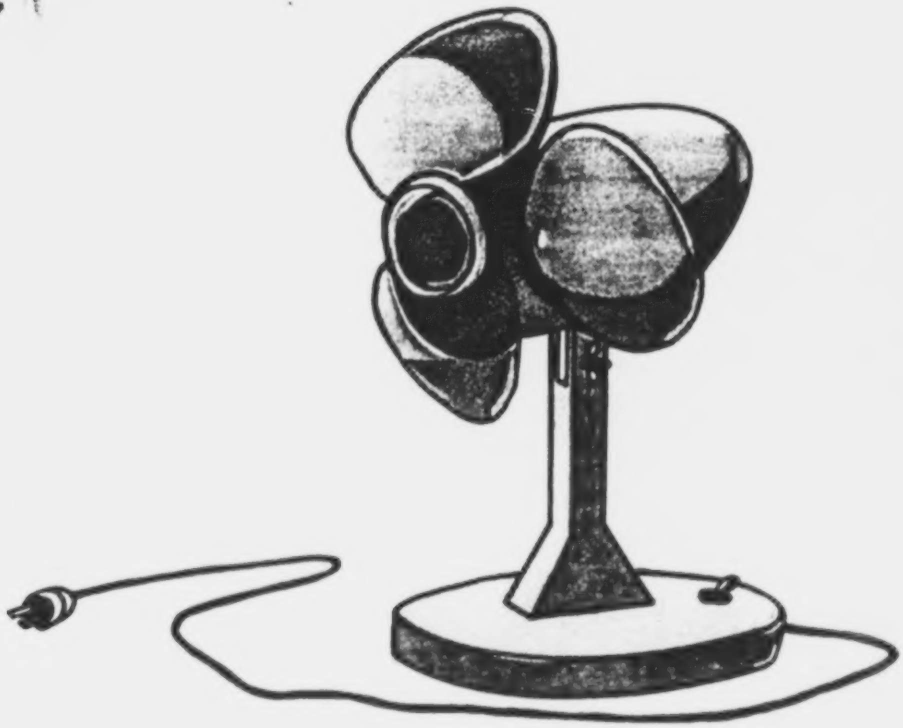




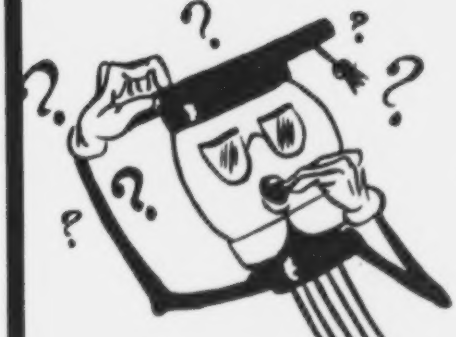
Are those guns and dogs ?

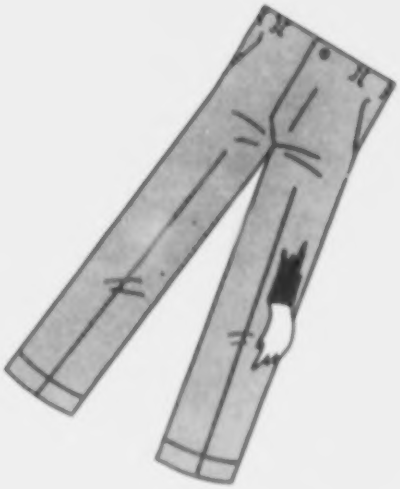


Are those hot dogs in buns ?

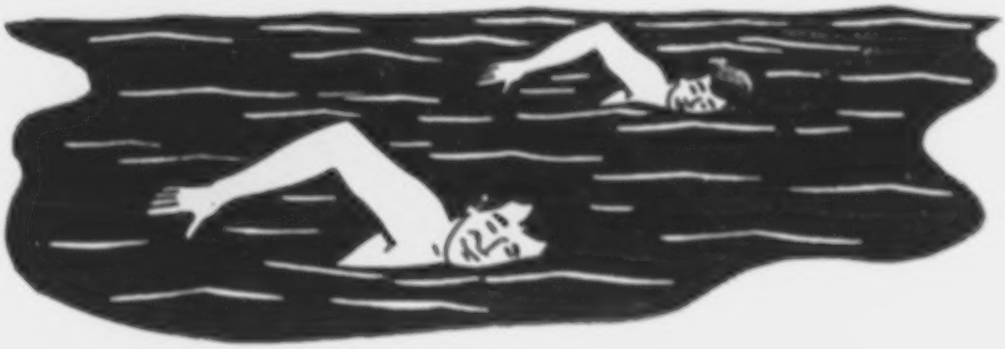


Is that a fan ?





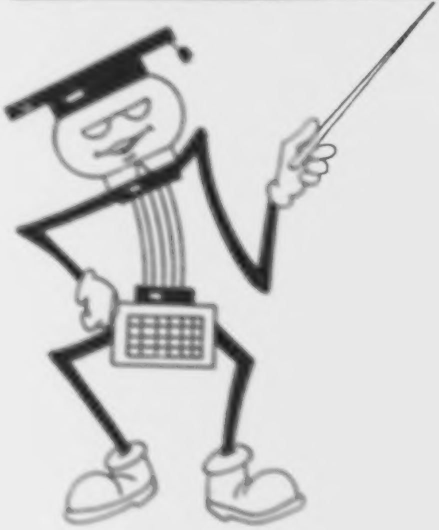
Is that a rip in those pants?

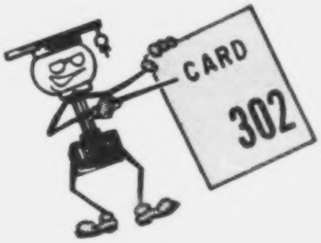


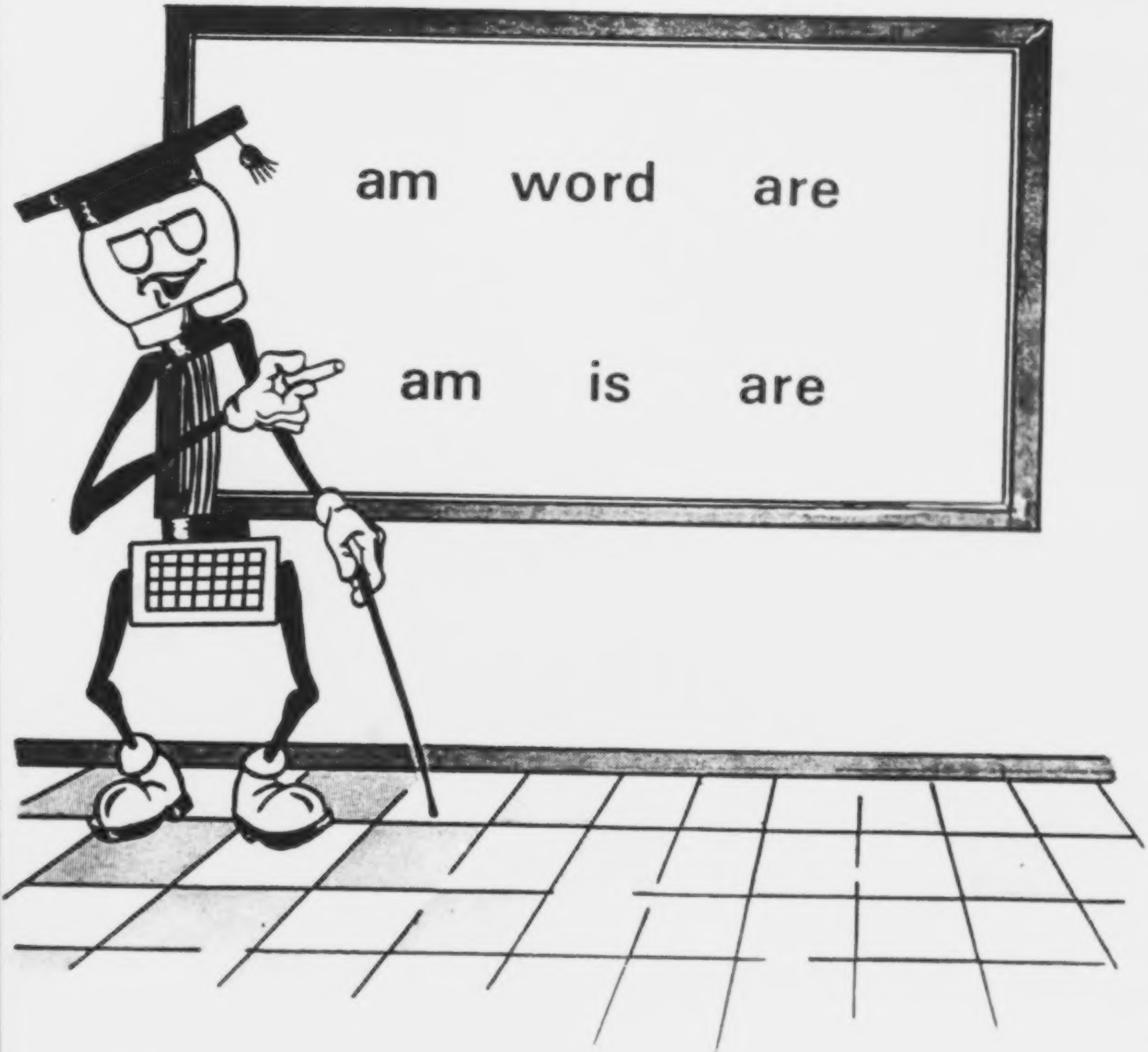
Are those people in the water?

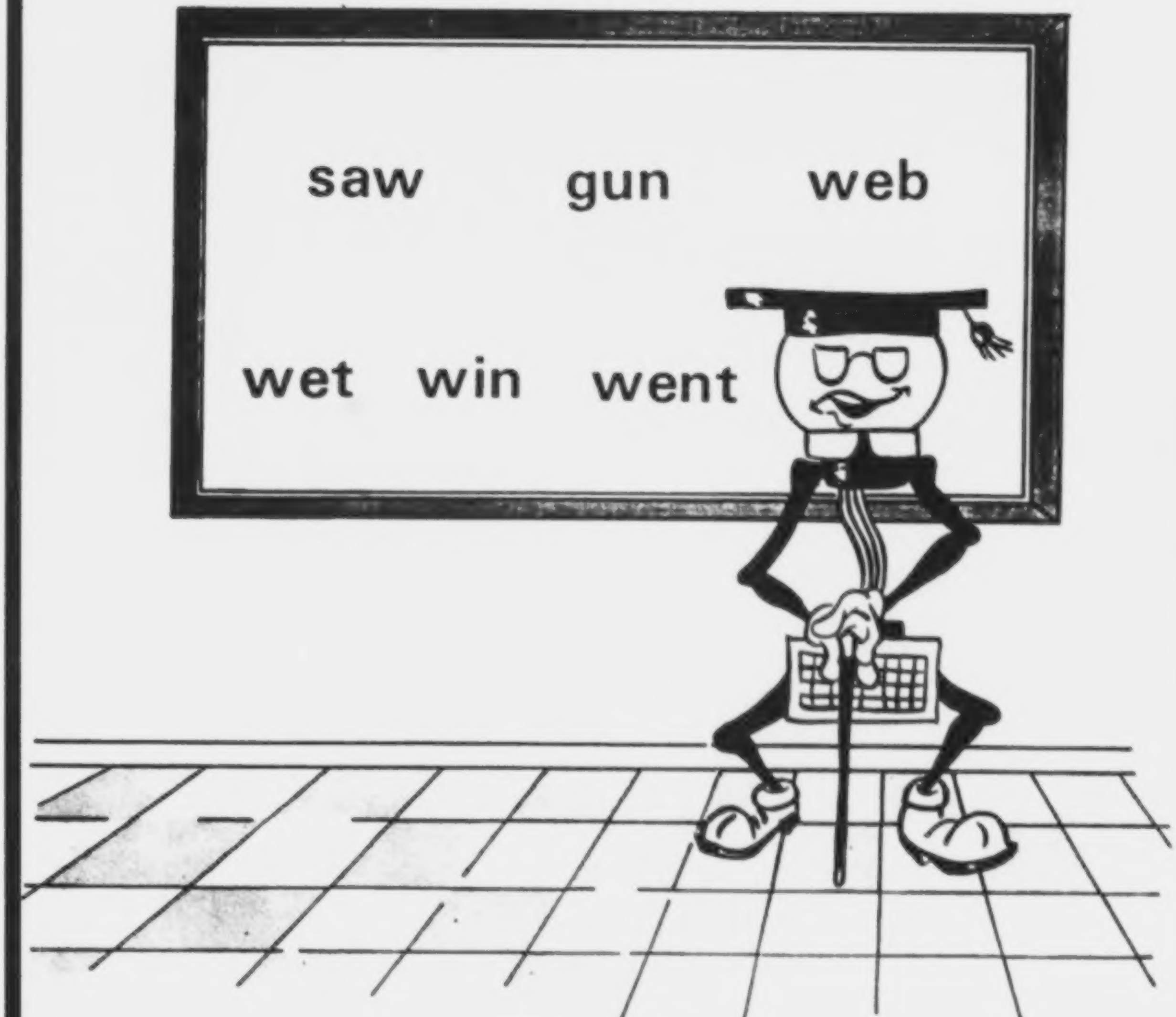
this are these

that These those




CARD
302

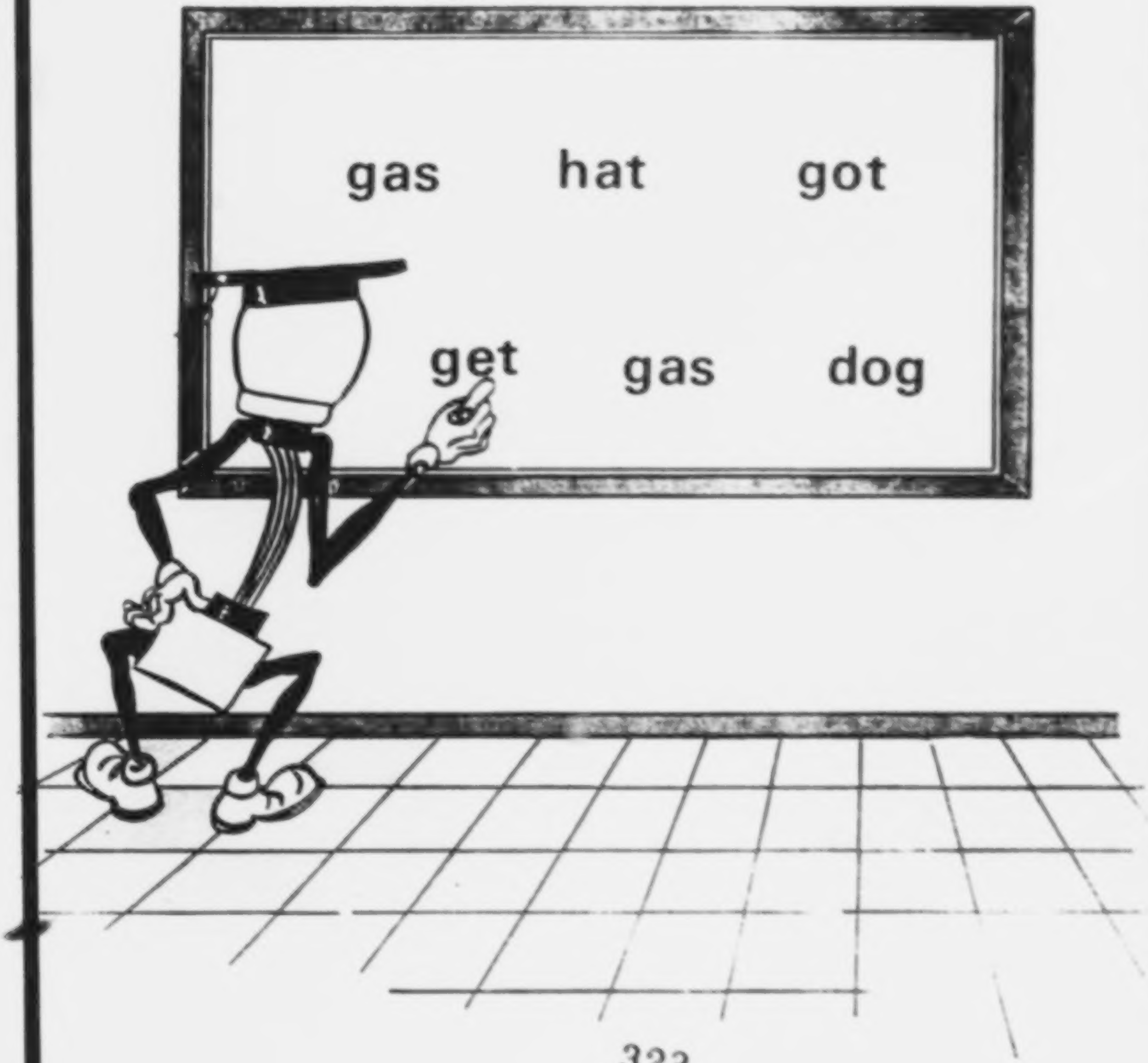

am word are
am is are

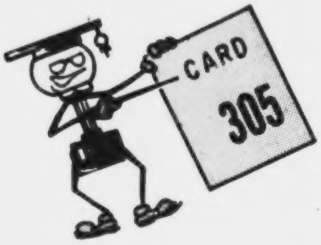


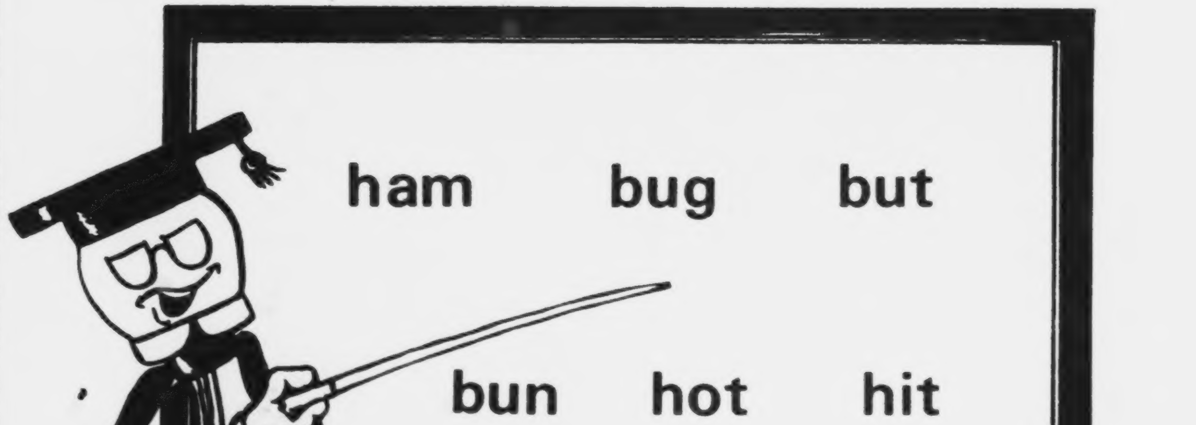
saw gun web

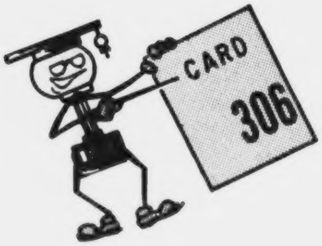
wet win went

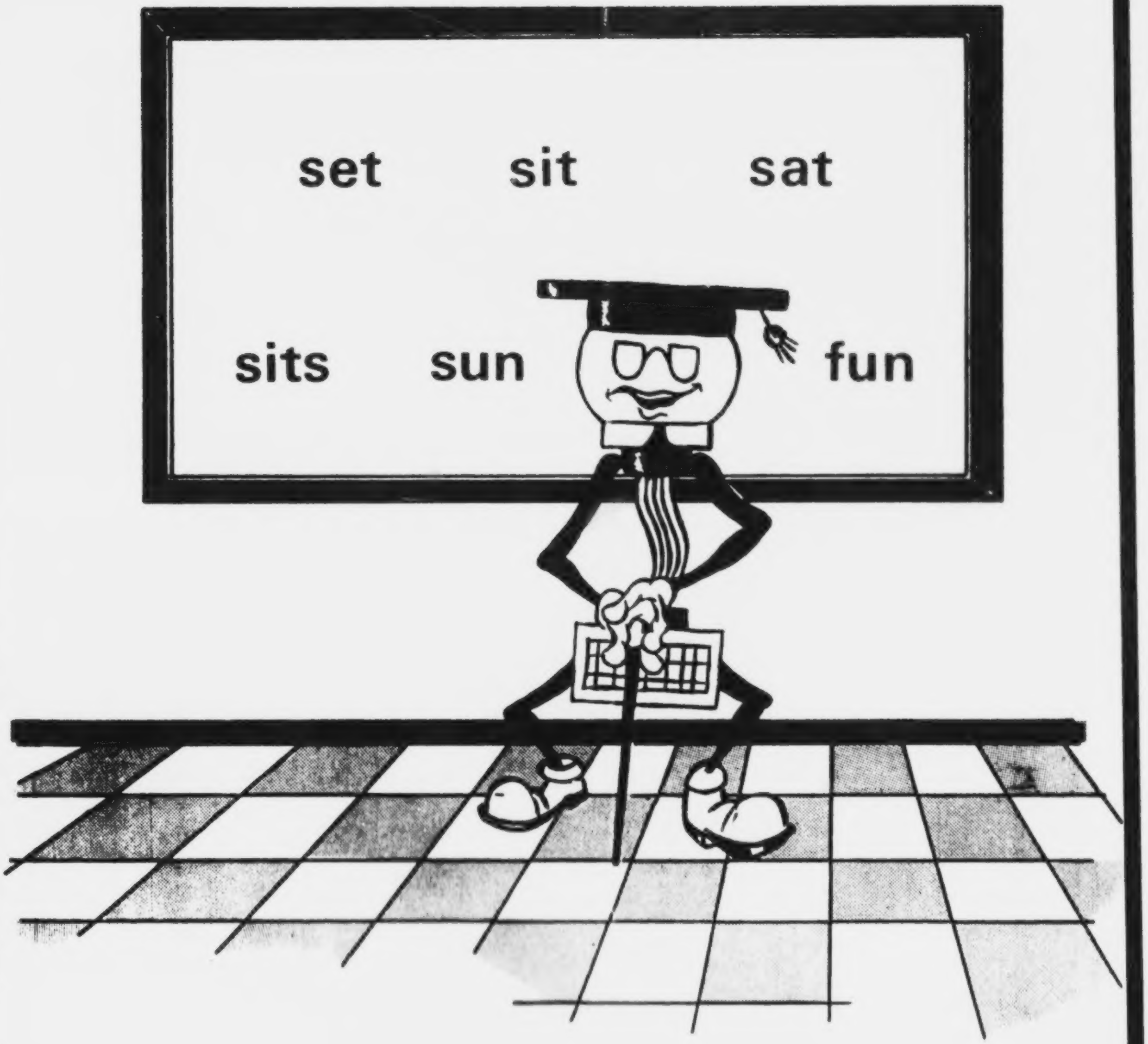
CARD
304


gas
hat
got
get
gas
dog


CARD
305

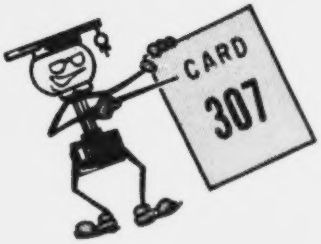

ham
bug
but
bun
hot
hit

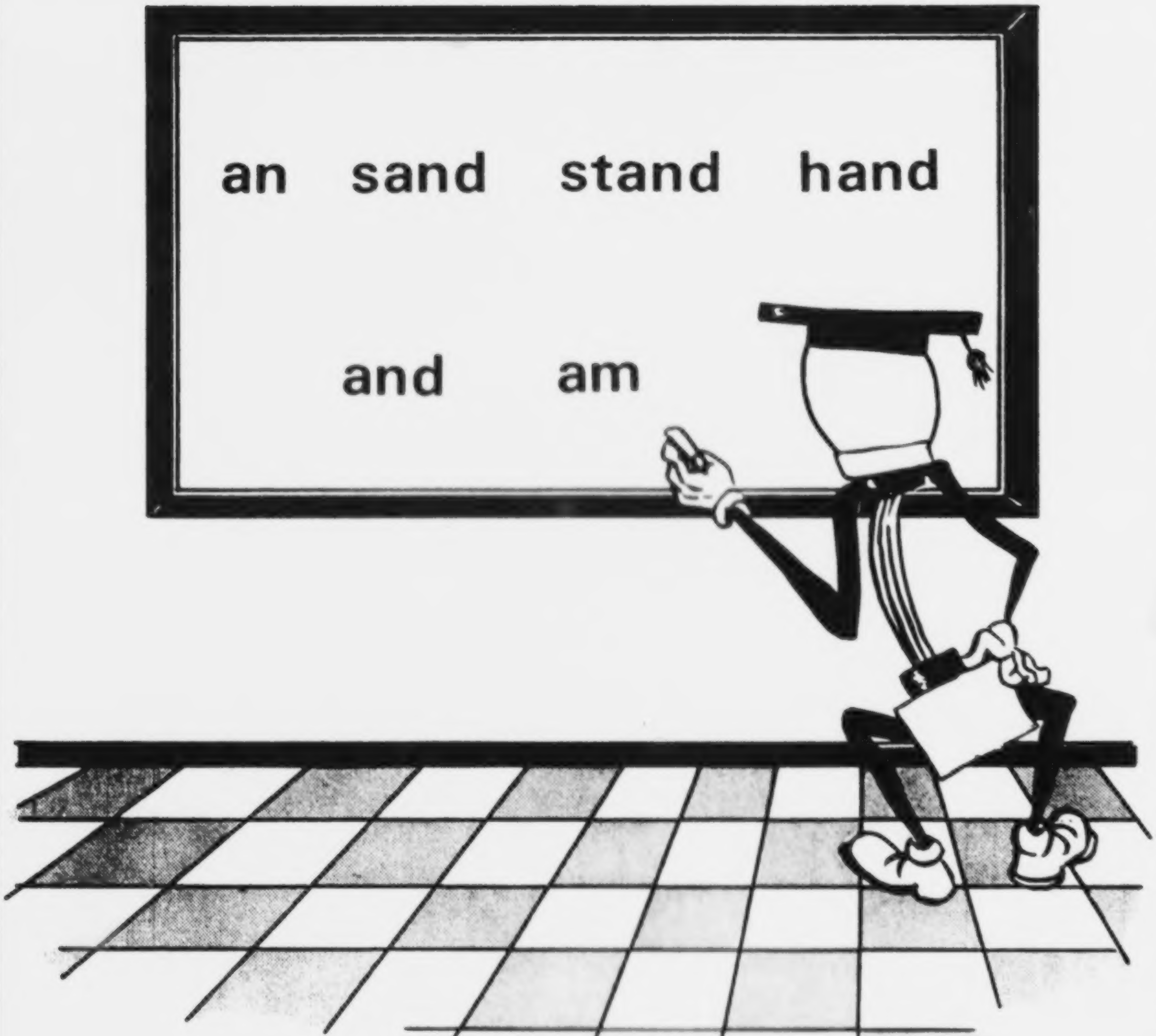




set sit sat

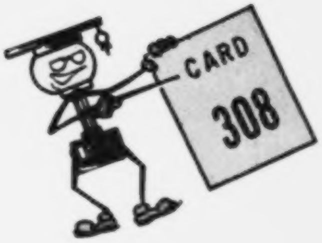
sits sun fun

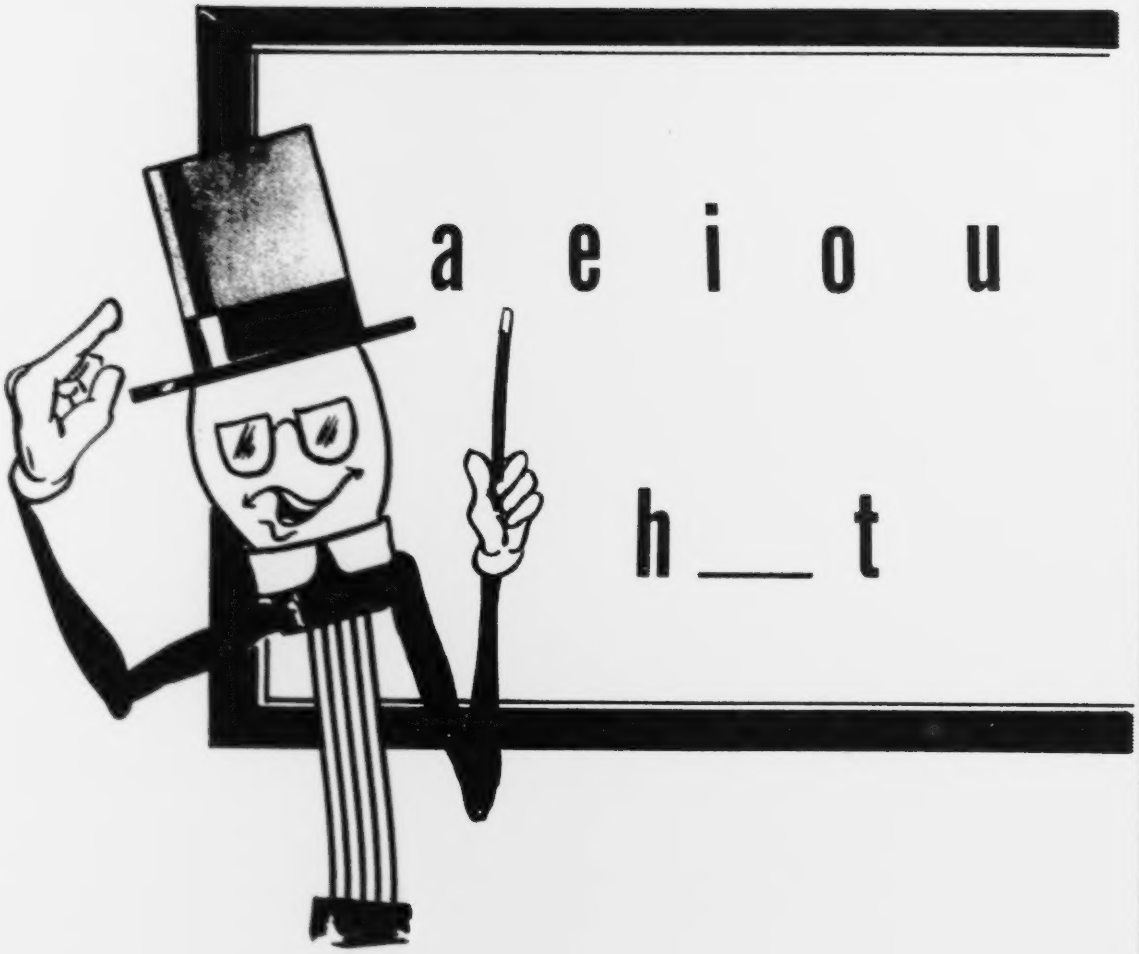




an sand stand hand

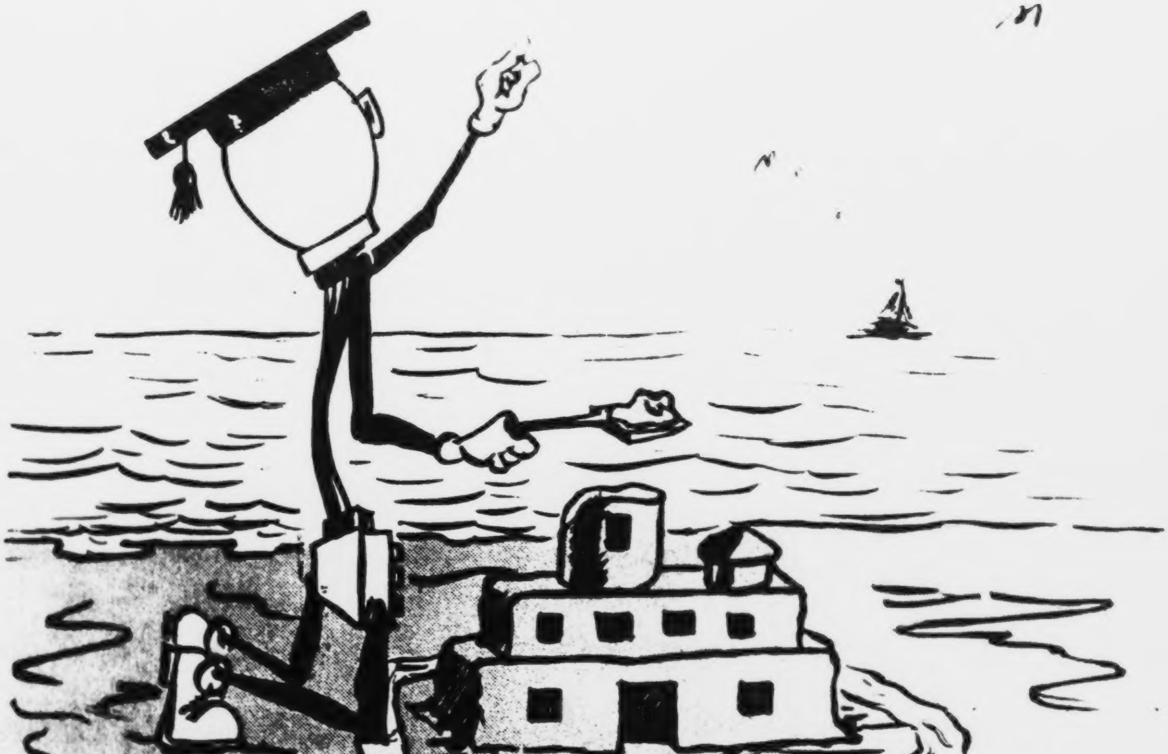
and am

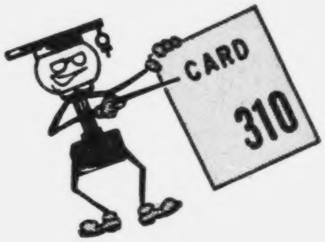

CARD
308


a e i o u
h ___ t

a e i o u

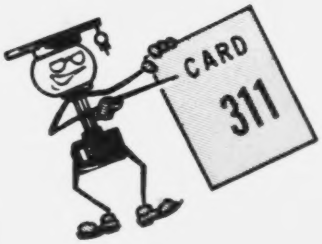
s___nd

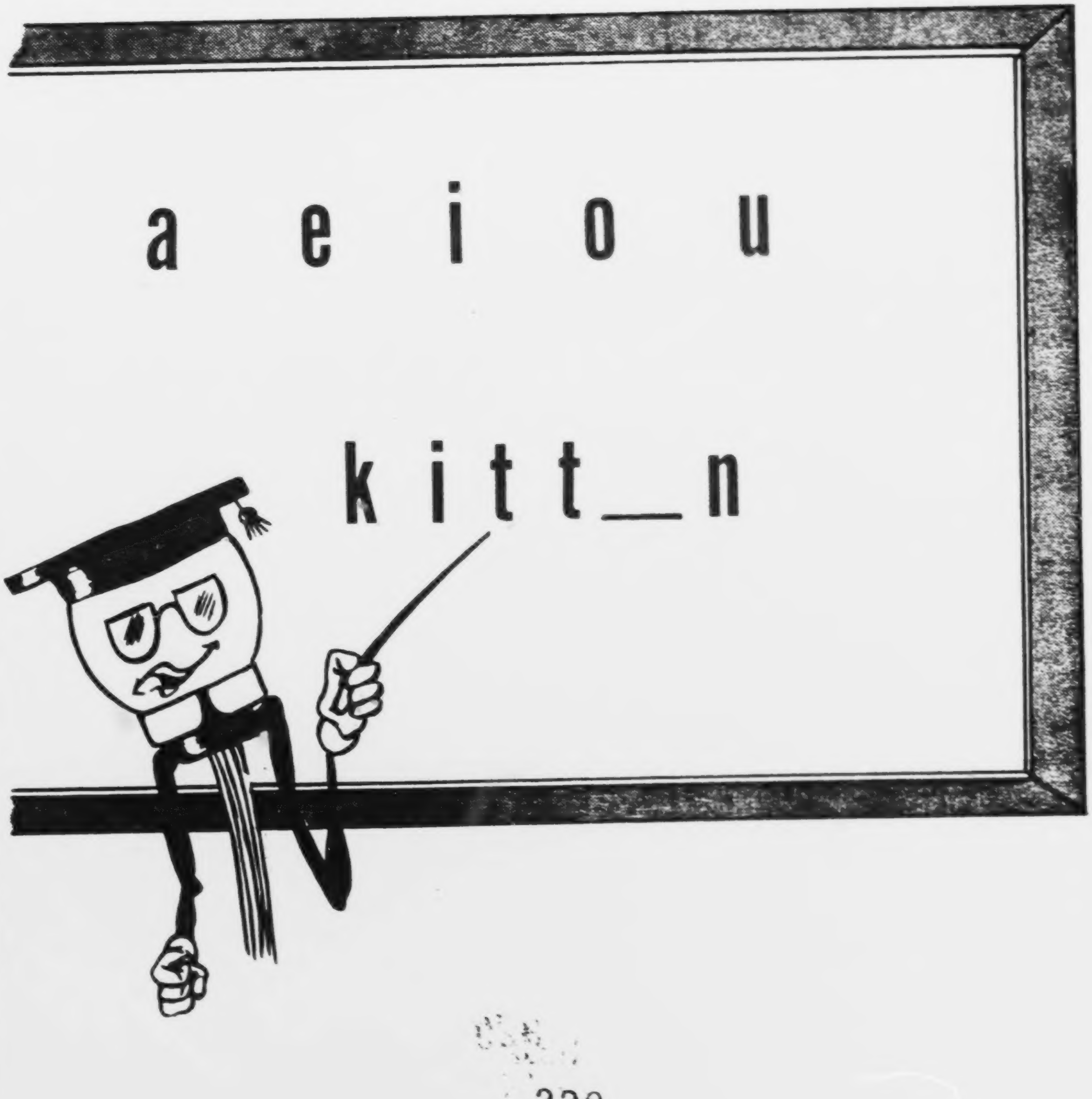




a e i o u

th__ s



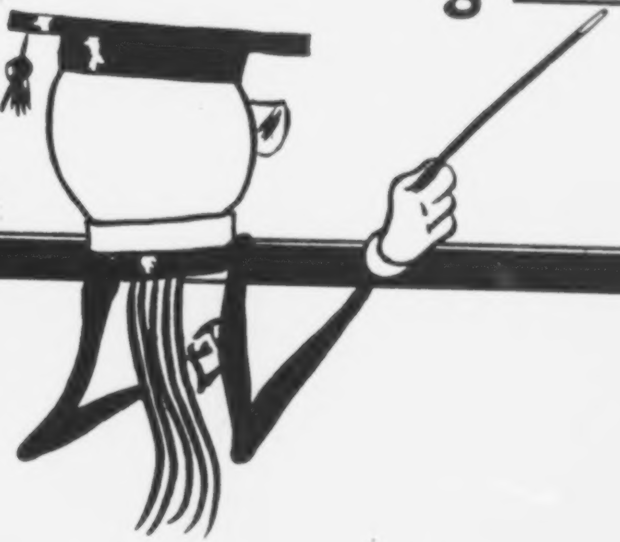


a e i o u

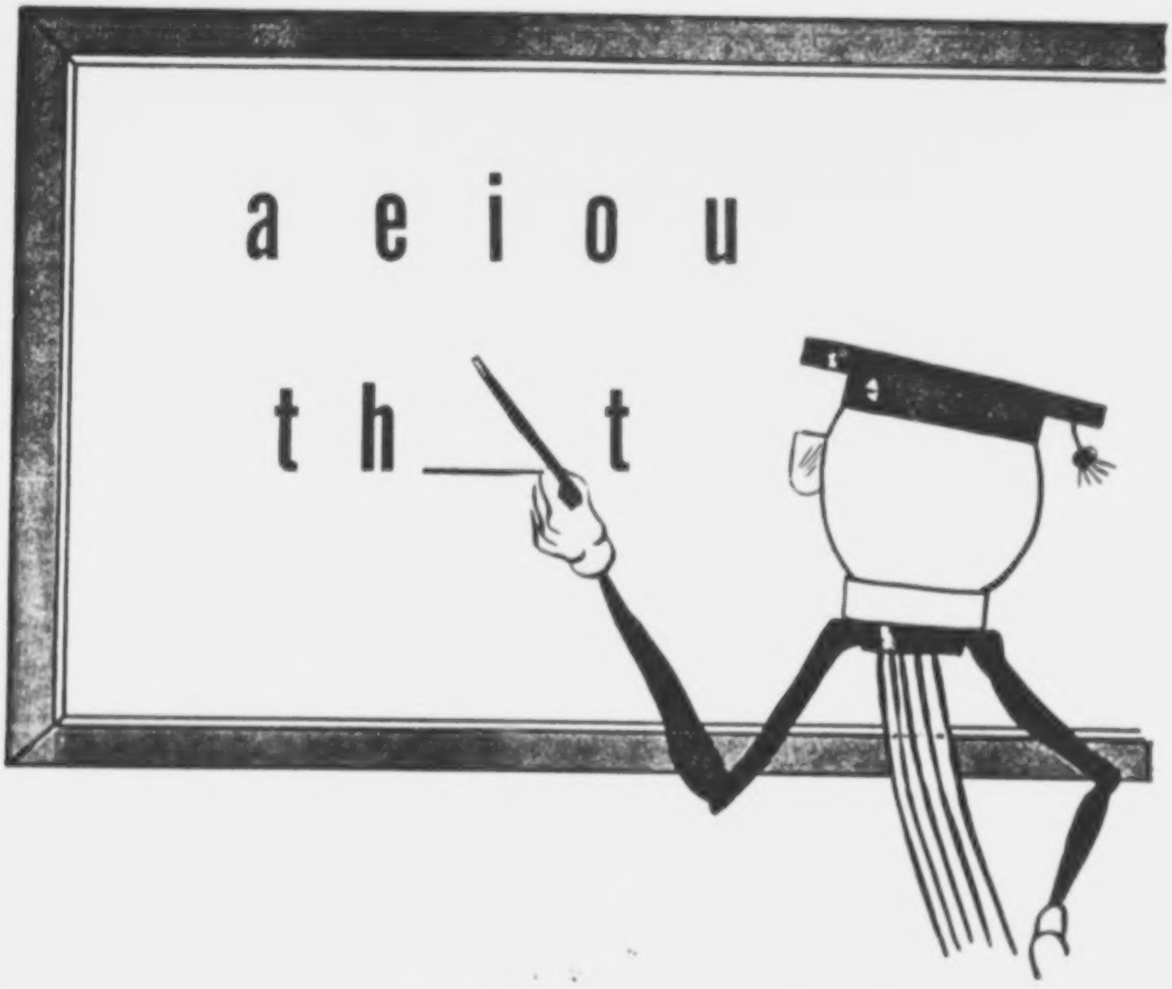
kitt_n

a e i o u

g __ t

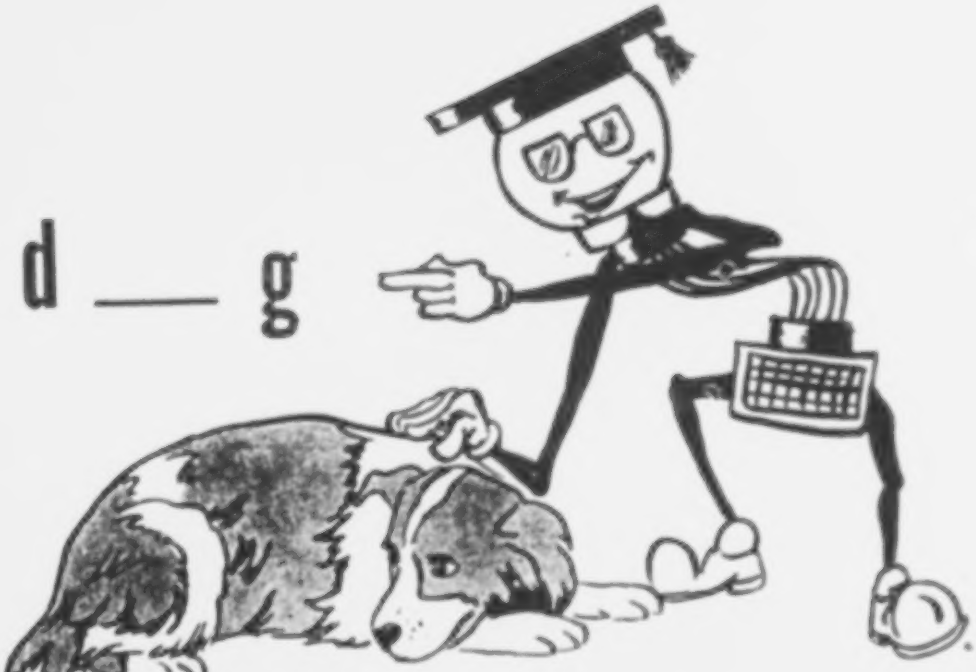


CARD
313

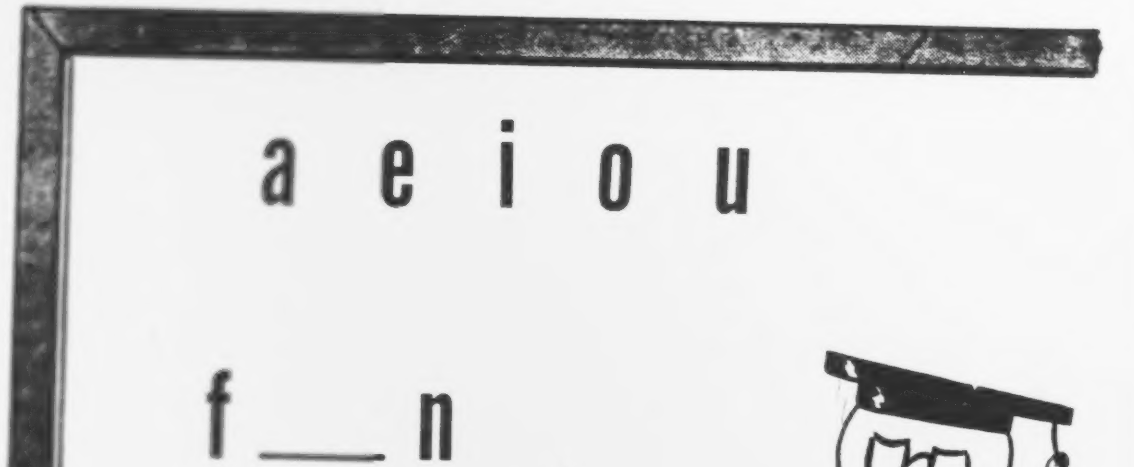

a e i o u
th__t

a e i o u

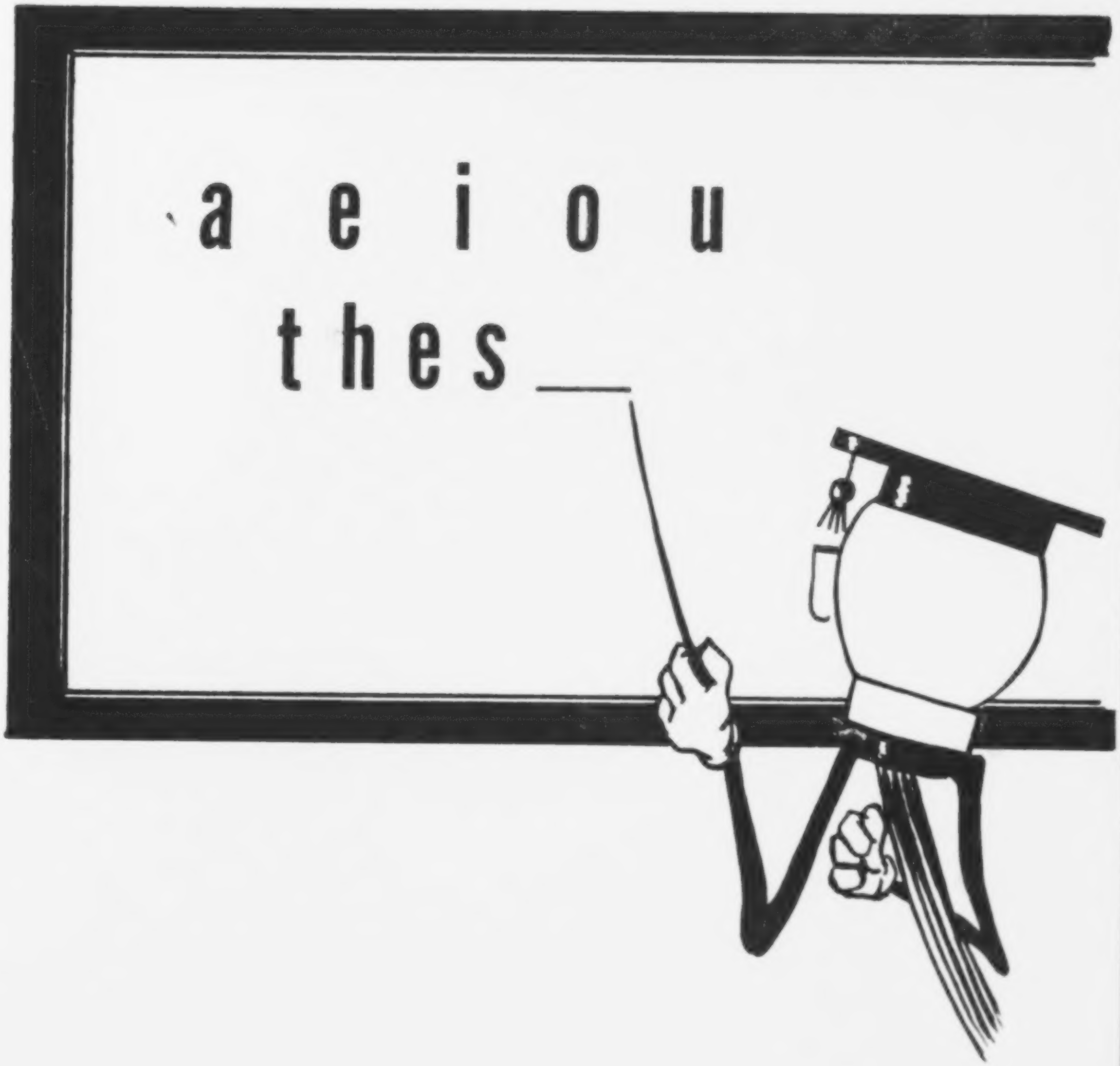
d ___ g



CARD
315

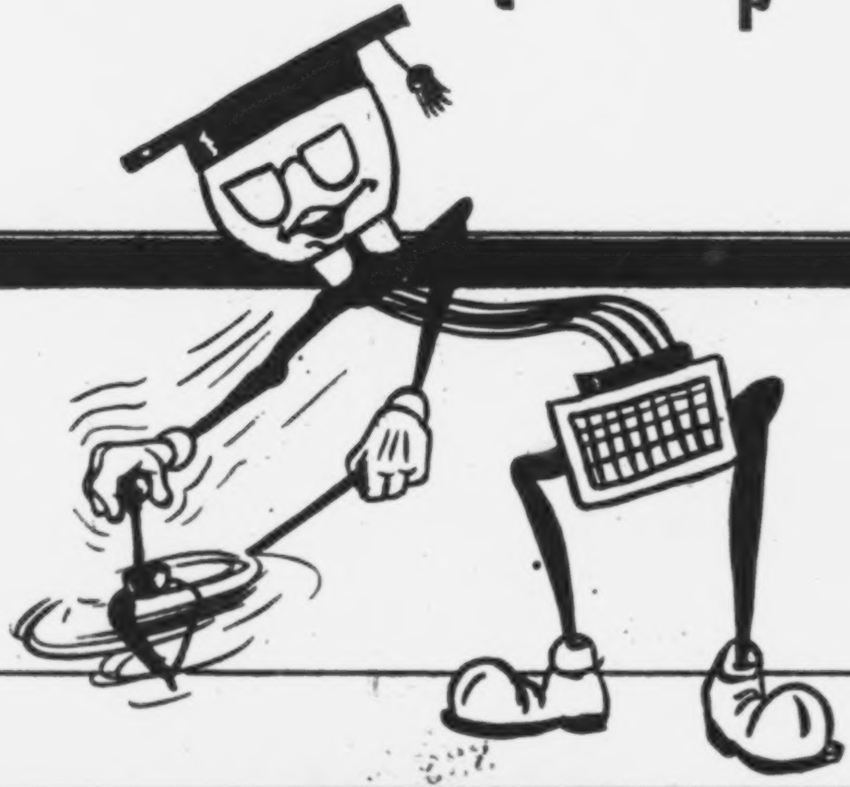

a e i o u
f ___ n

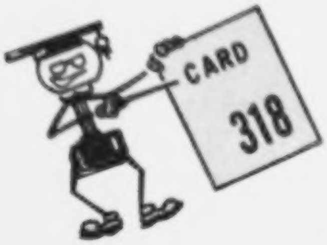
CARD
316

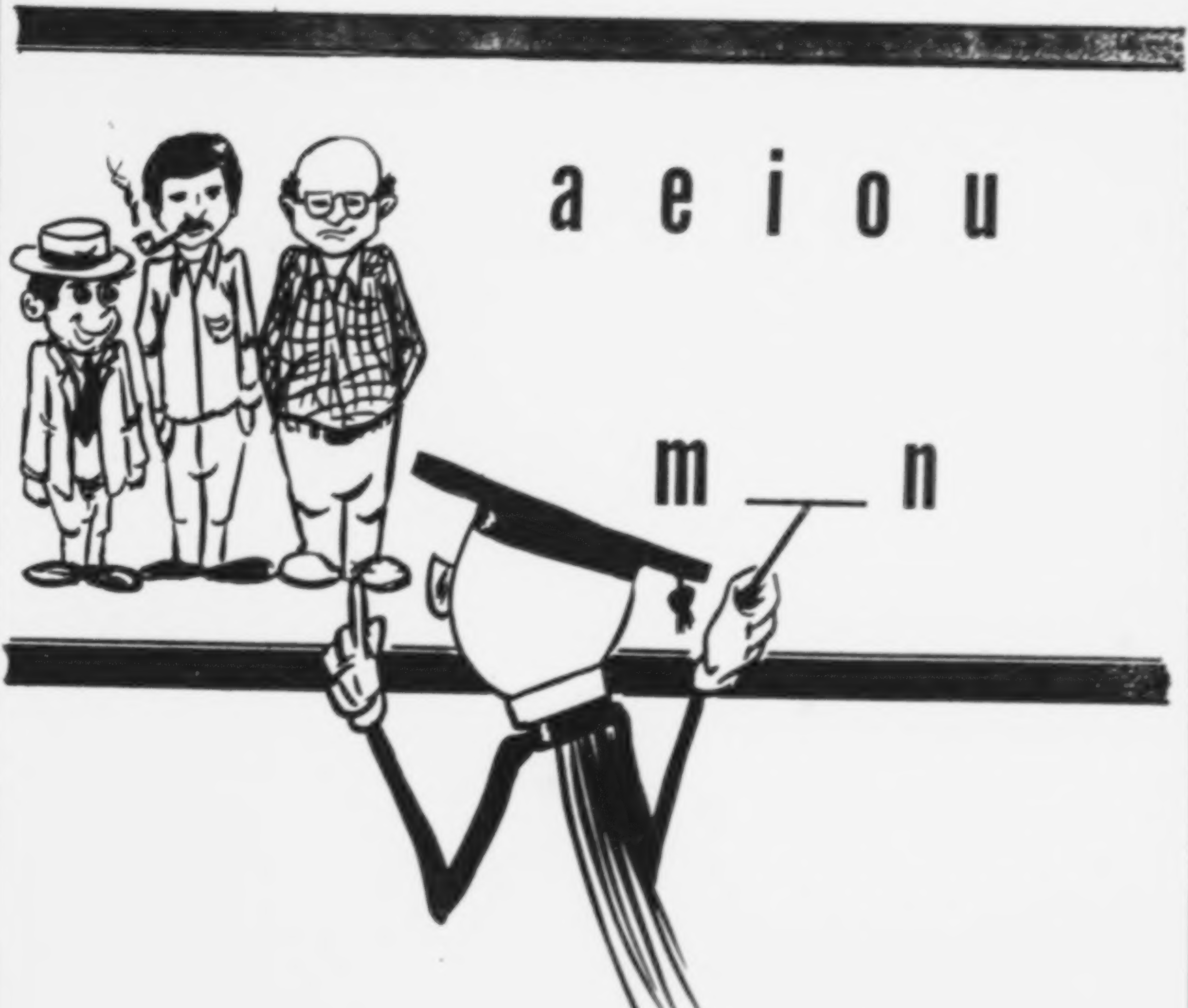

a e i o u
thes__

a e i o u

t p

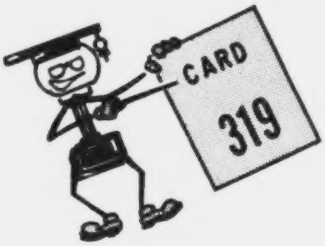


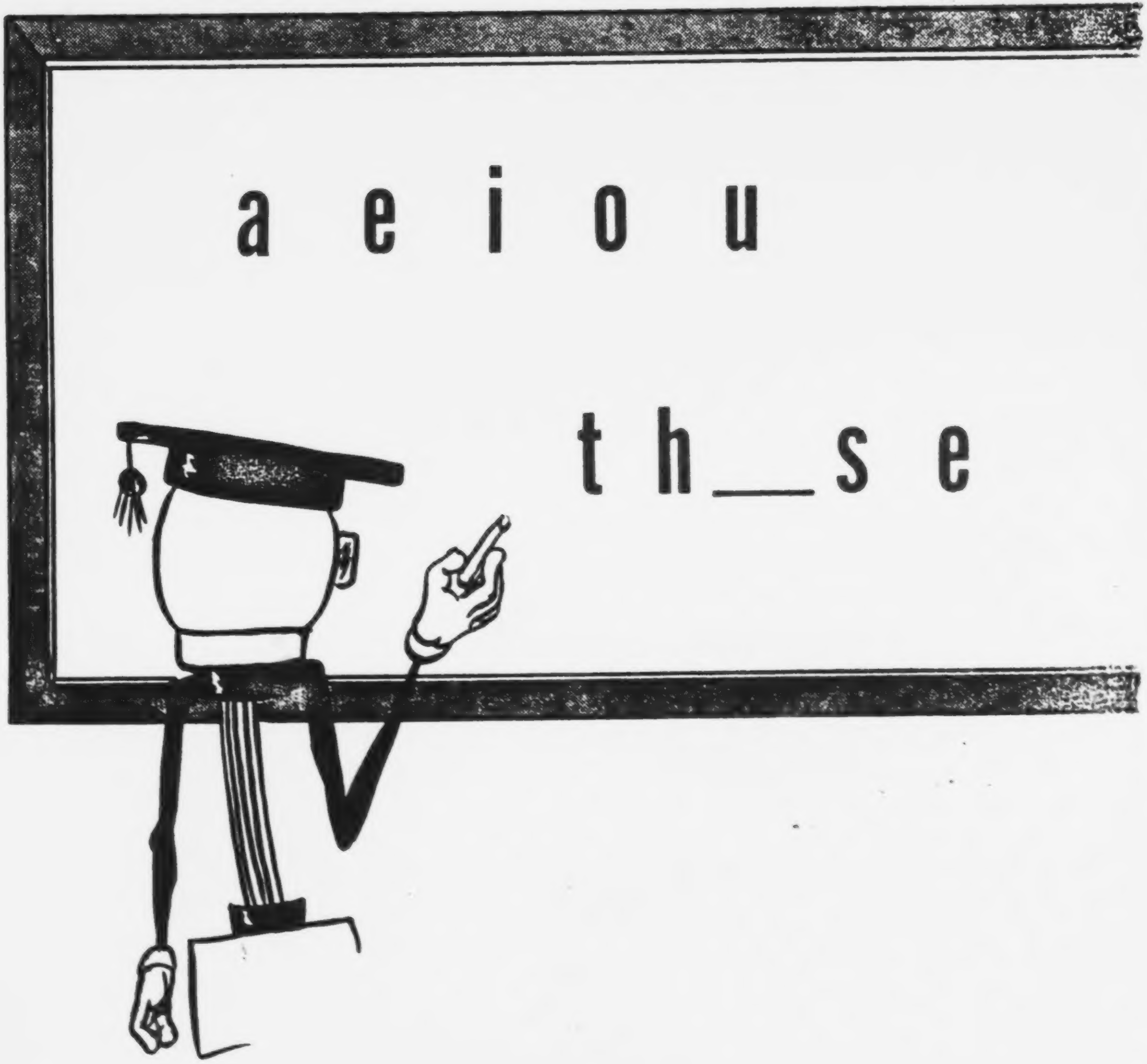


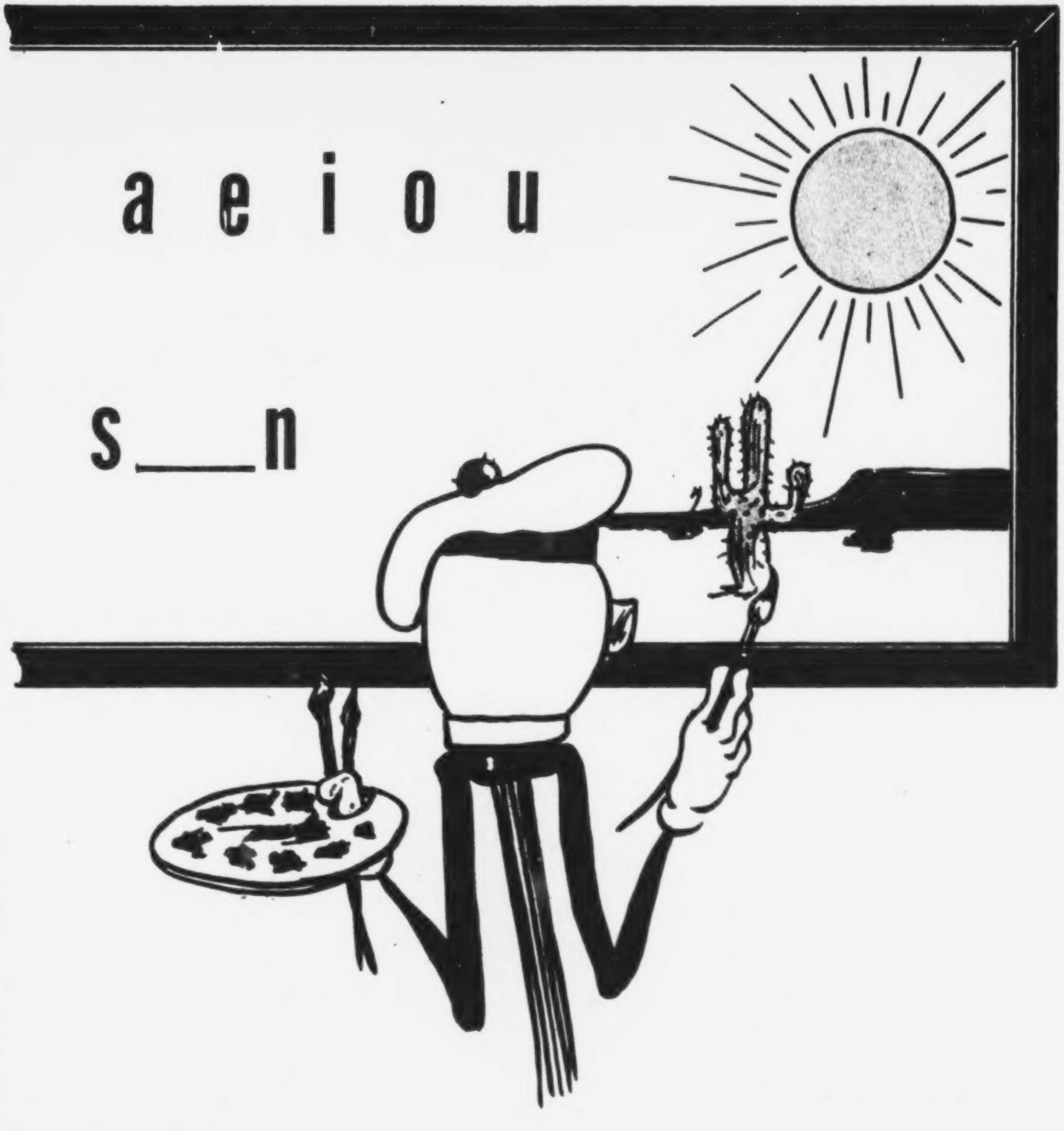


a e i o u

m ___ n


CARD
319

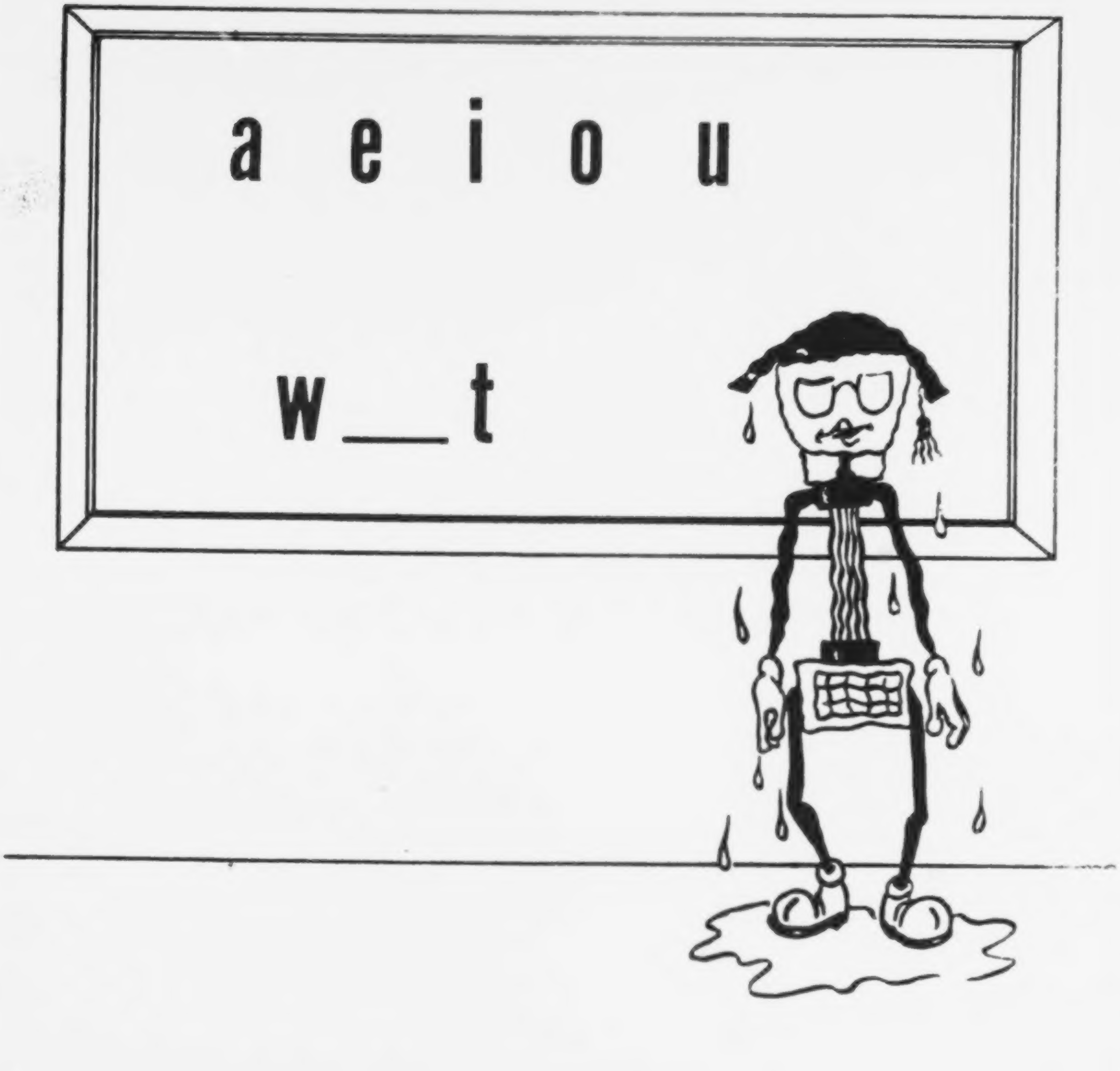

a e i o u
th__se



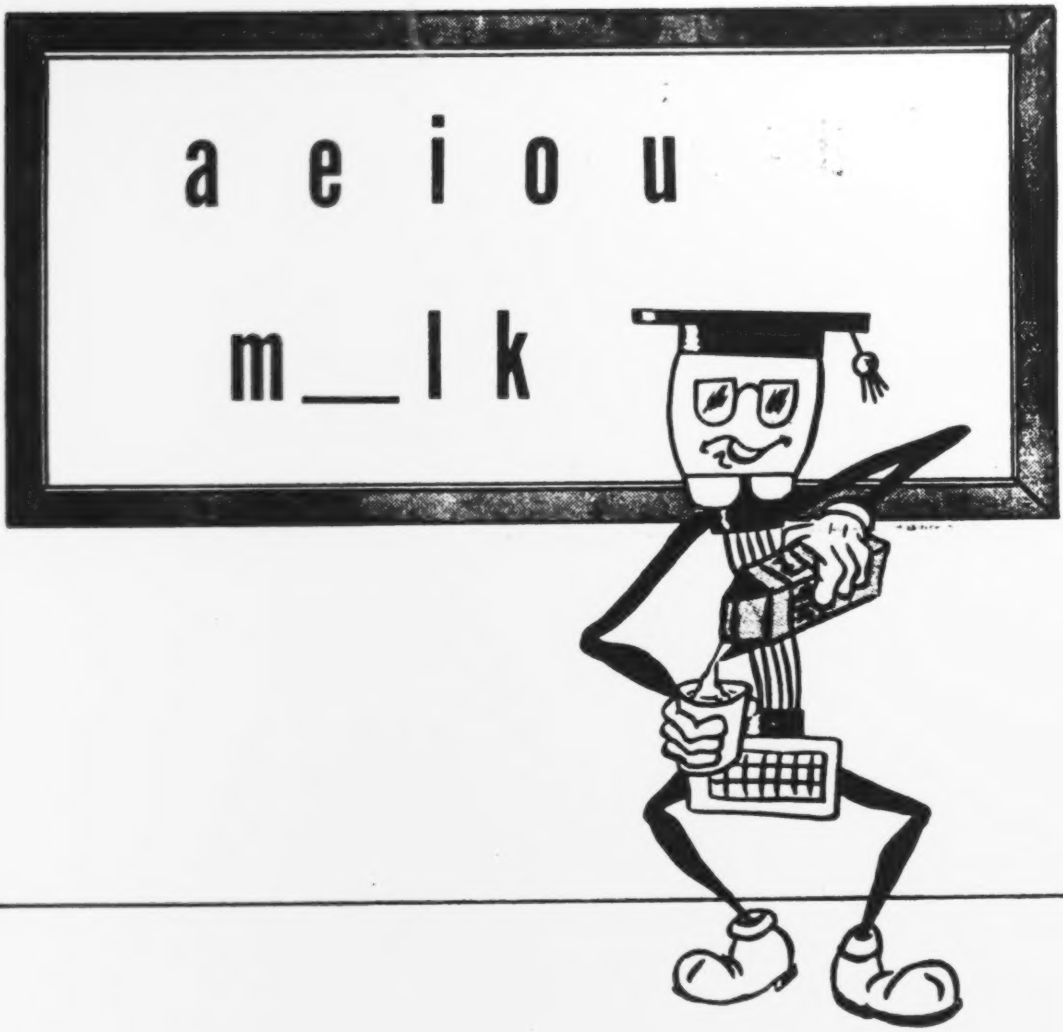
a e i o u

s___n

CARD
321


a e i o u
w__t

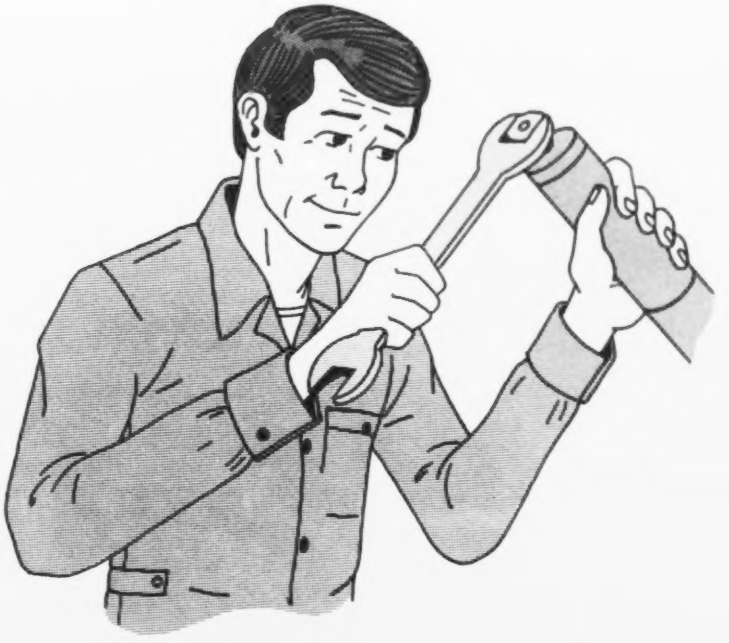
CARD
322


a e i o u
m__lk

1. Jj 2. Qq 3. Vv

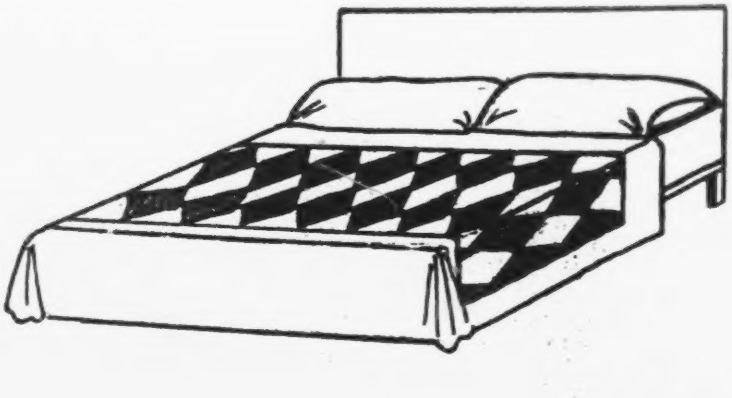
4. Xx 5. Yy 6. Zz

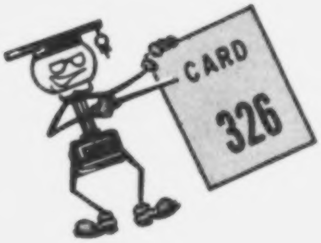
J j



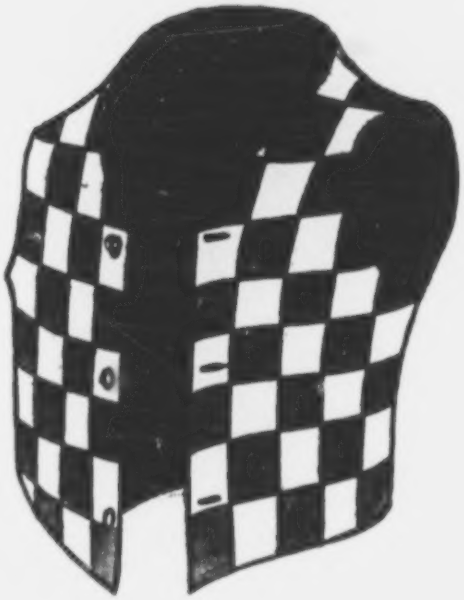
job

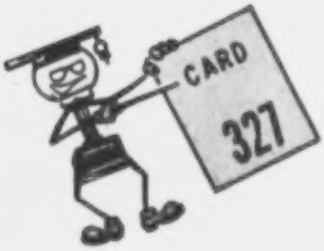
Q q   quilt



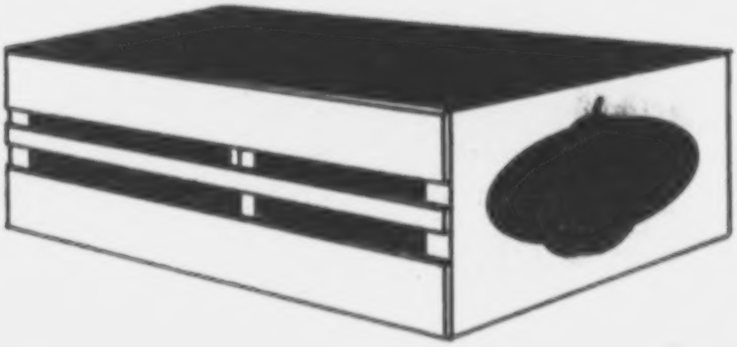


V v vest



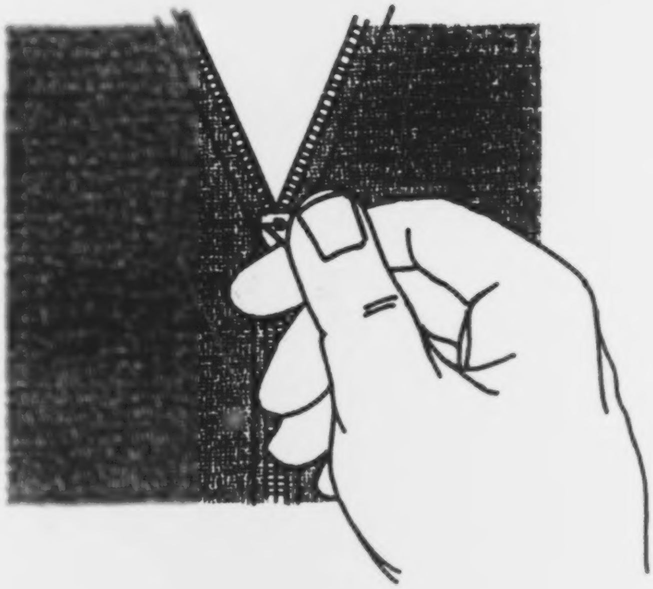


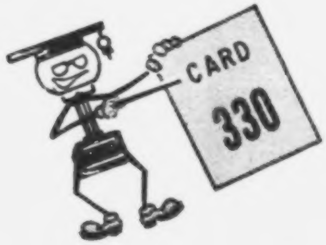
X x **box**



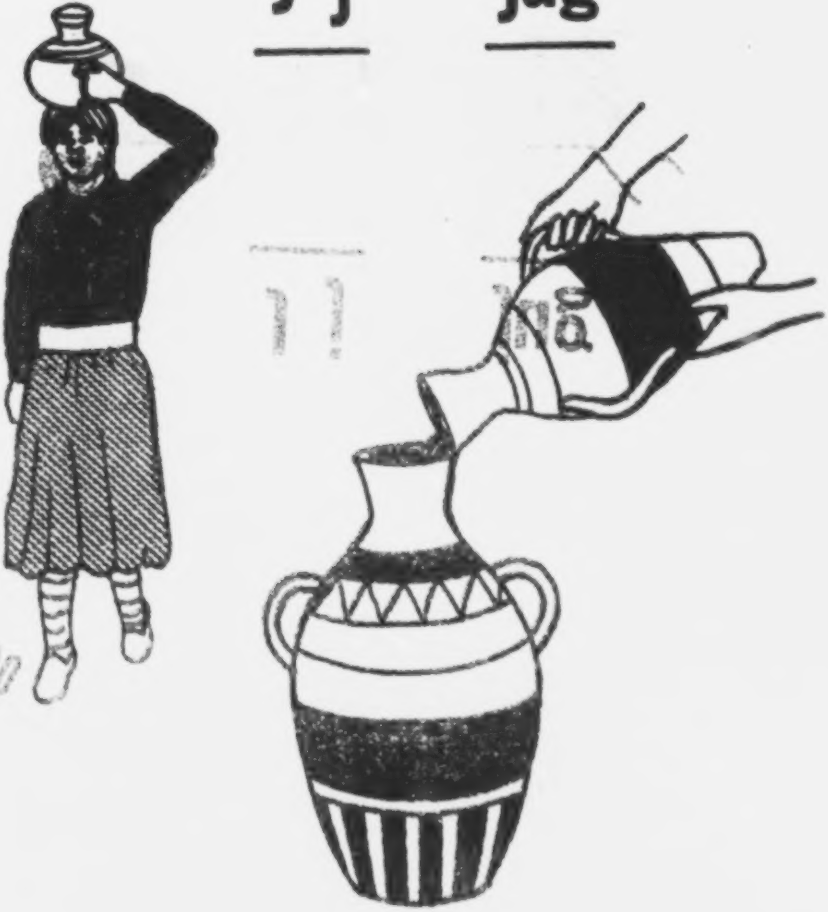
Y y yam

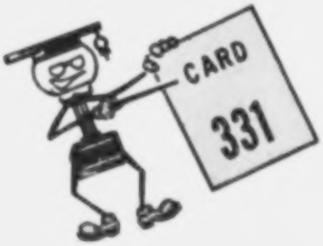
Z z zip



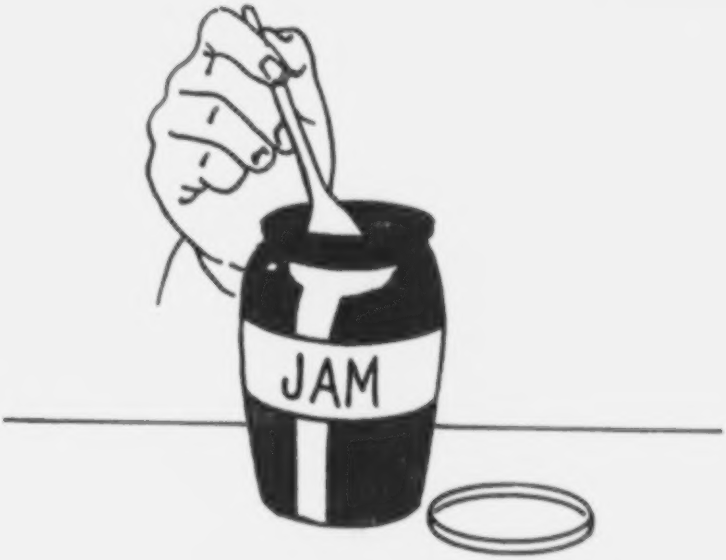


J j jug



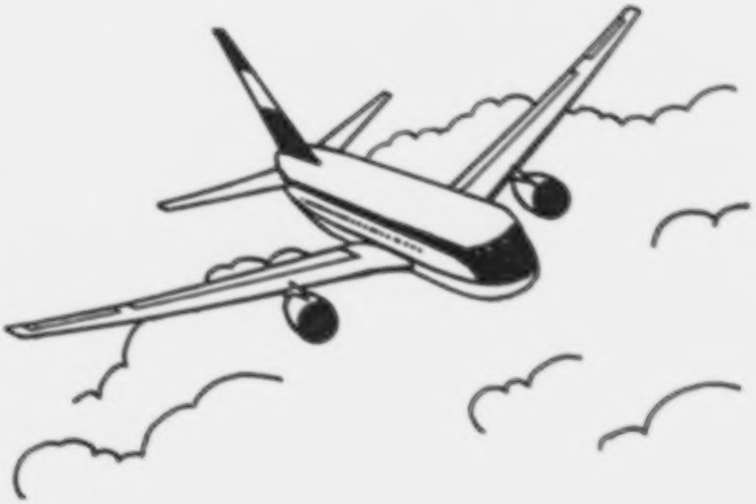


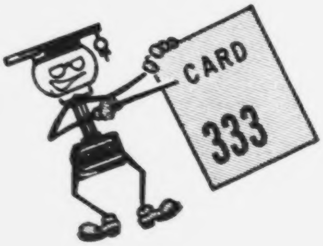
J j jam



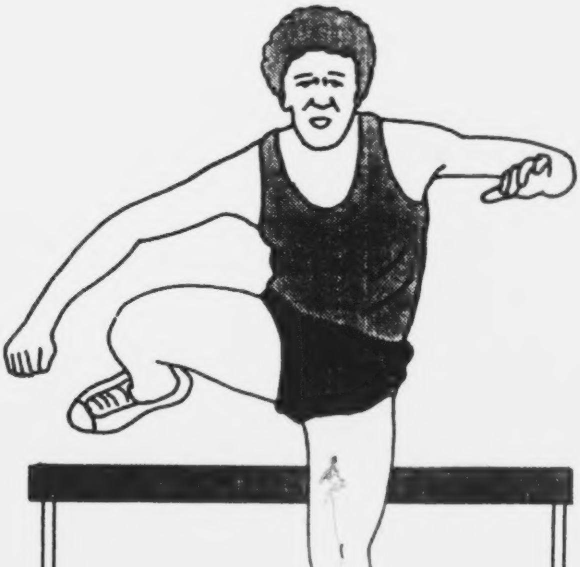
J j

jet



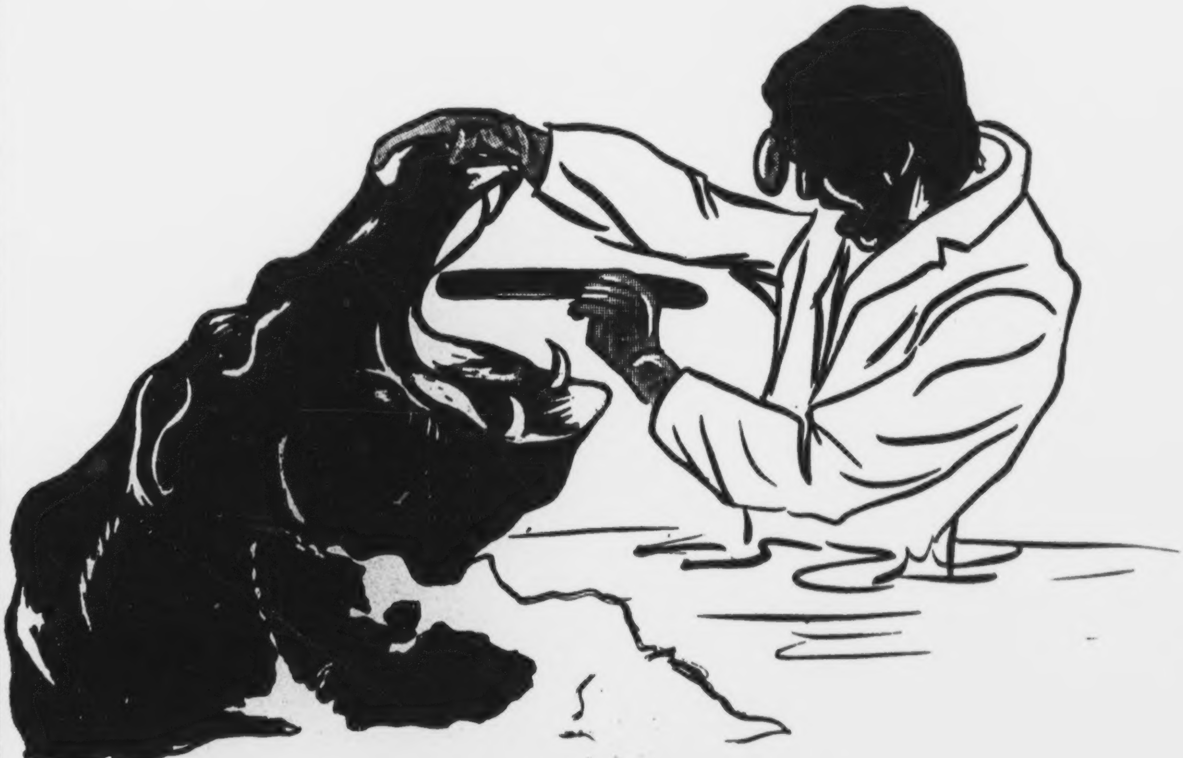


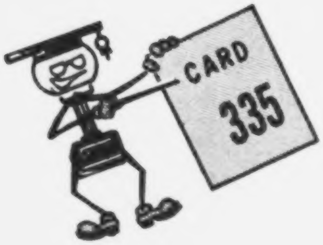
J j jump



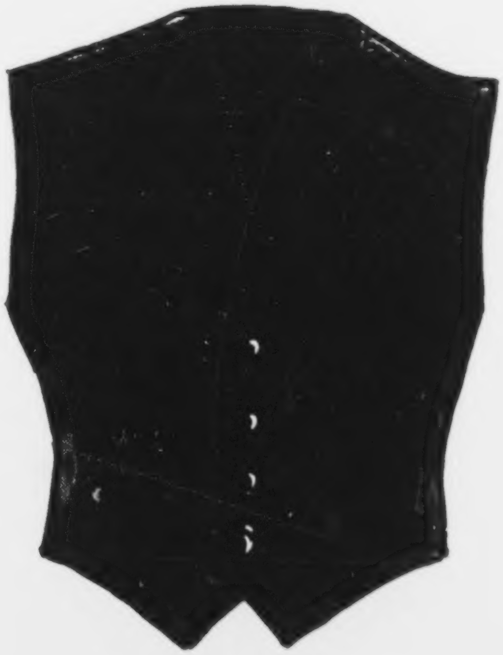
V v

vet



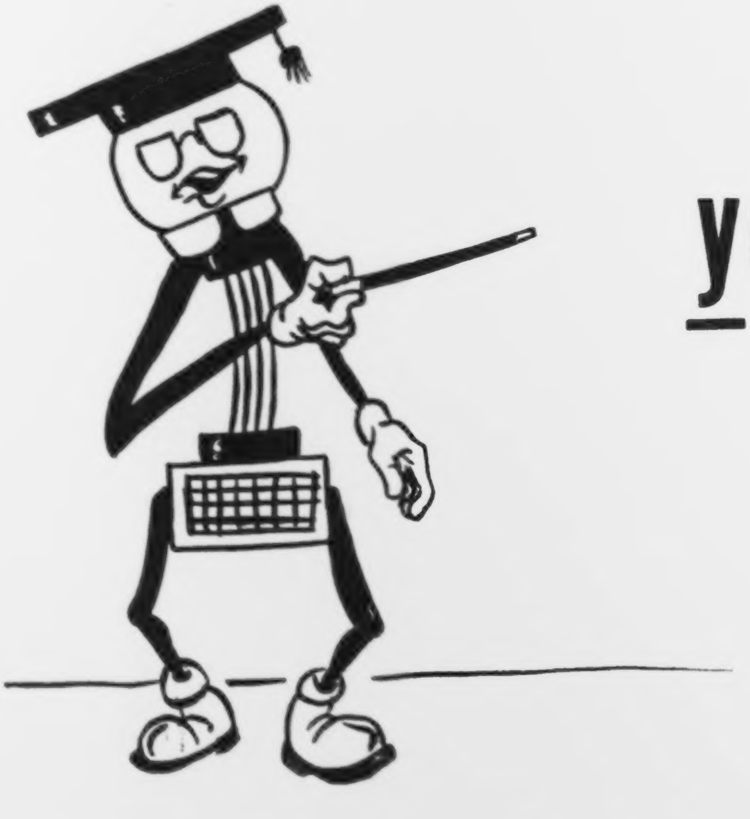


V v

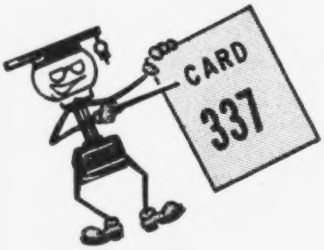


vest

Y y

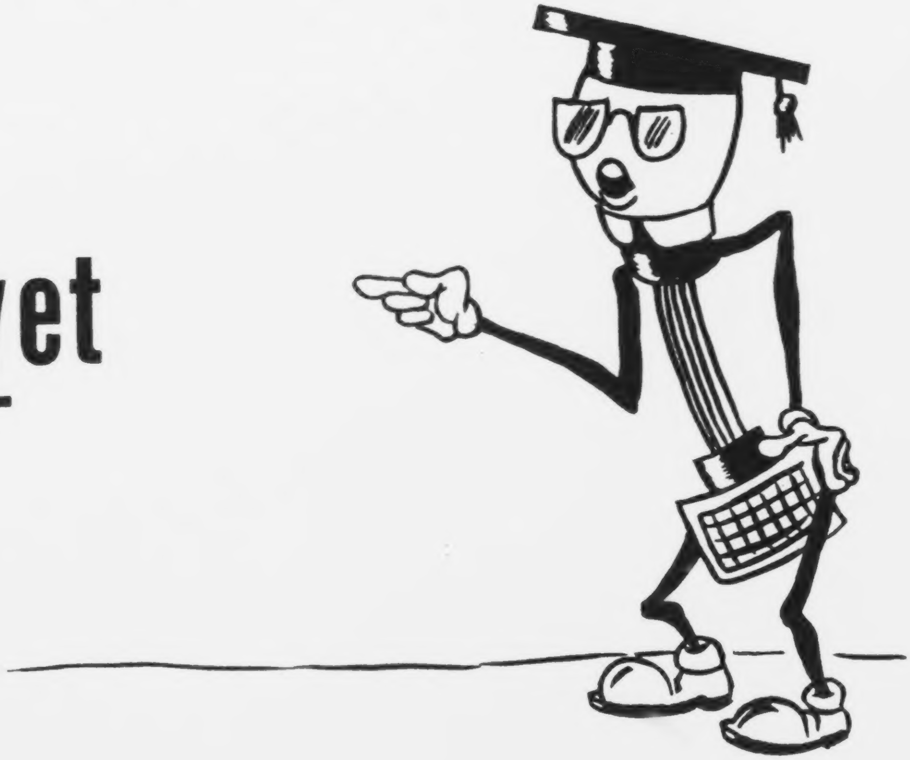


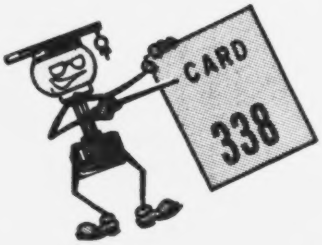
yes



Y y

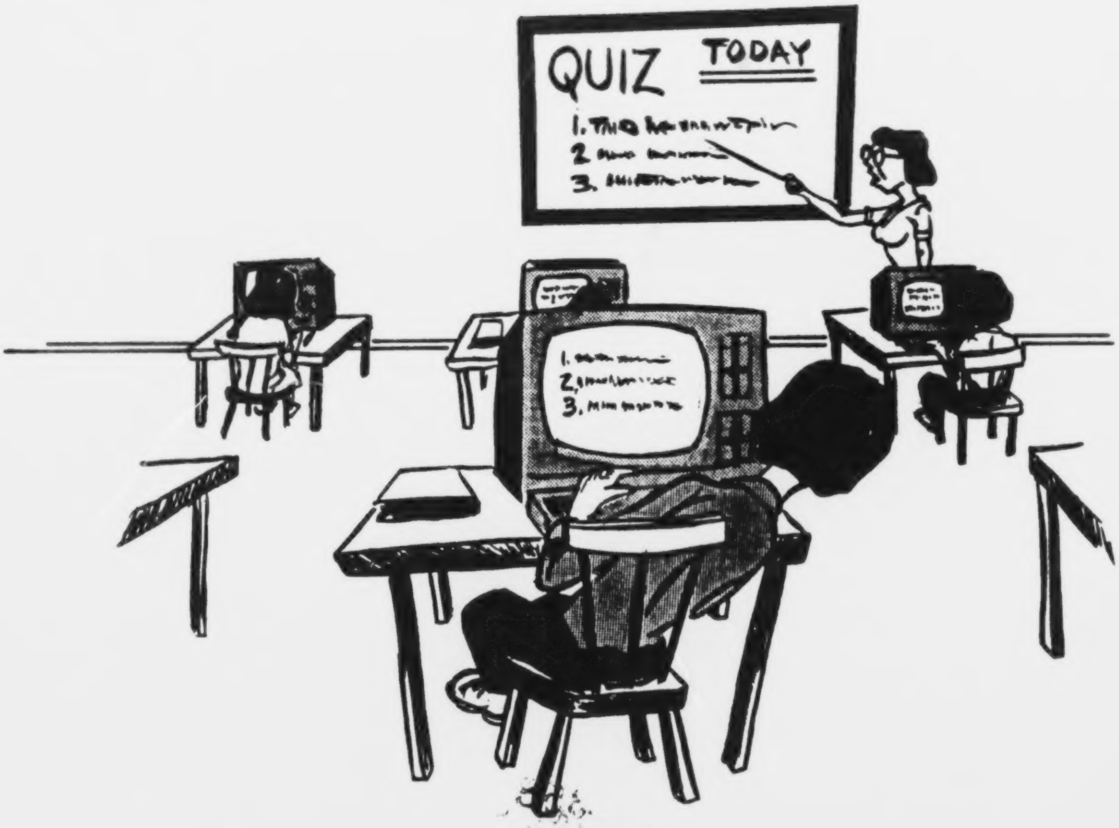
yet

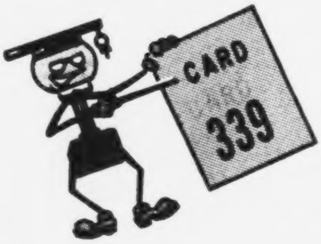




Qu

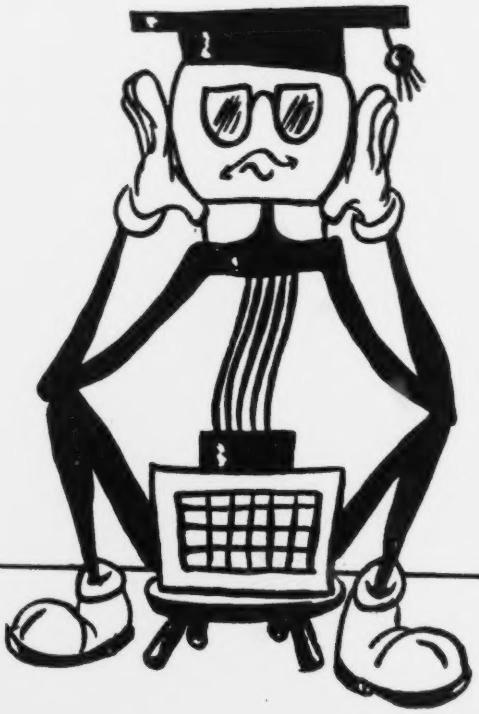
quiz

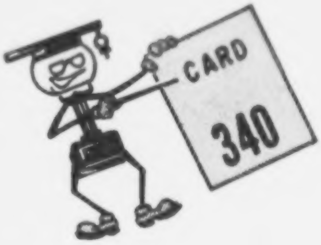

QUIZ TODAY
1.
2
3.
1.
2.
3.


CARD
CARD
339

Q q

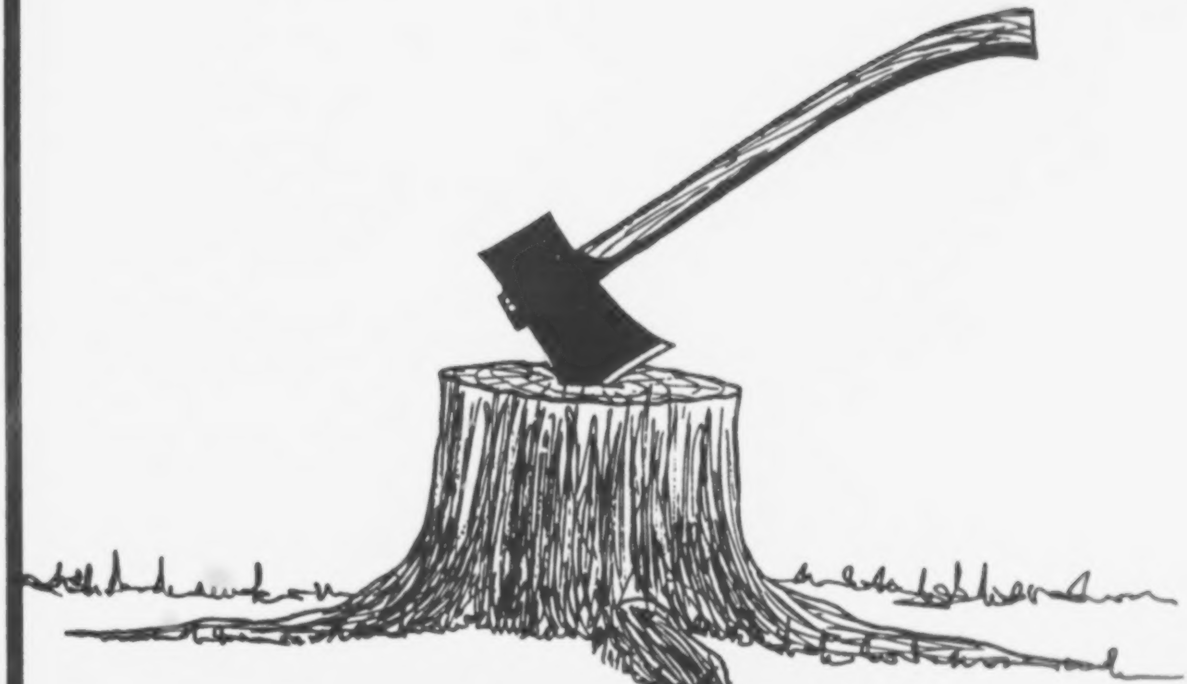
quit





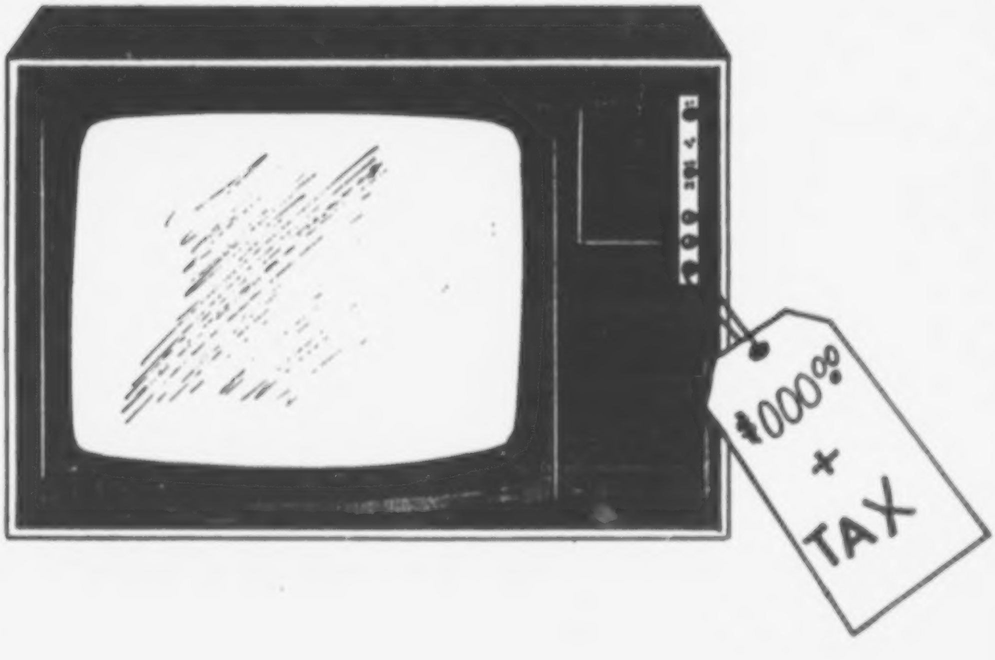
X x

a x



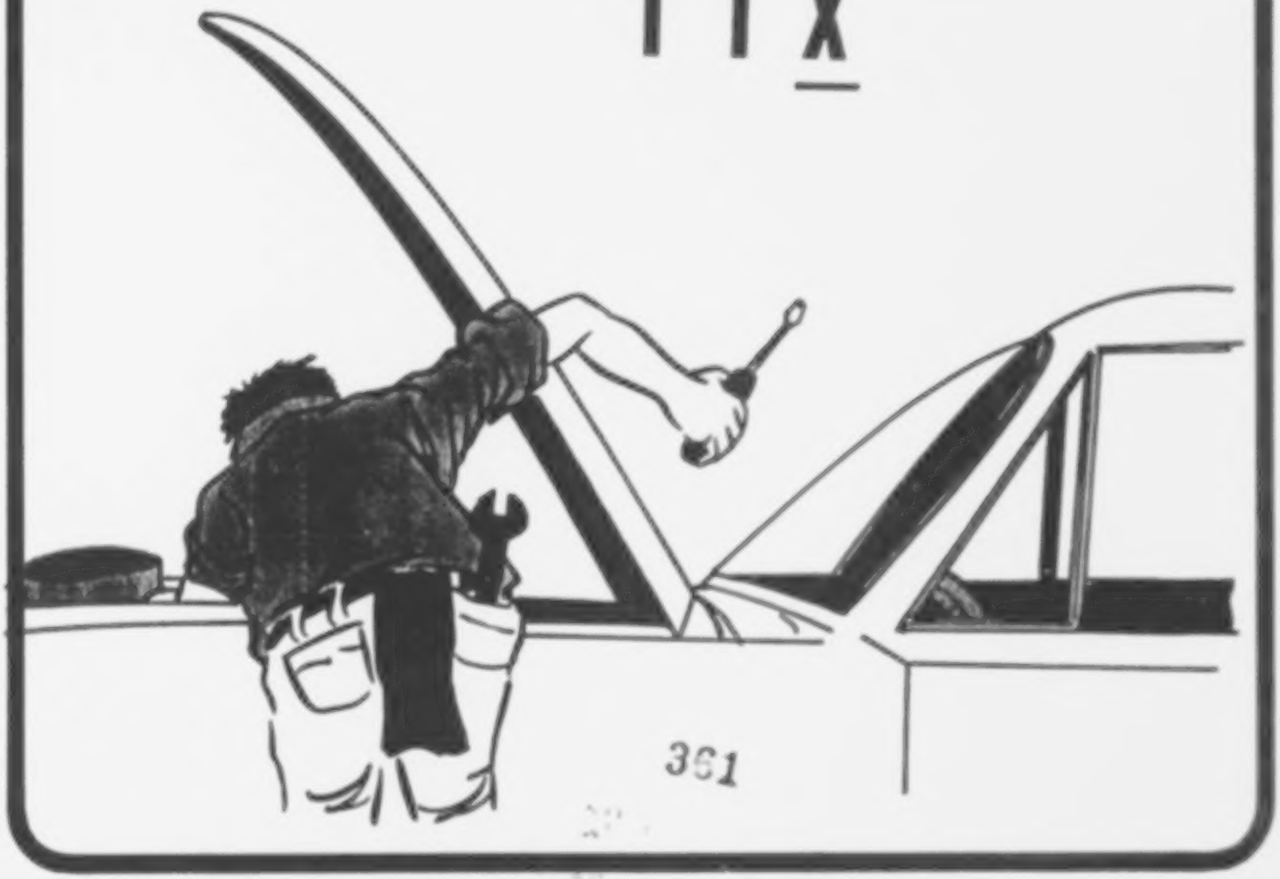
X x

tax



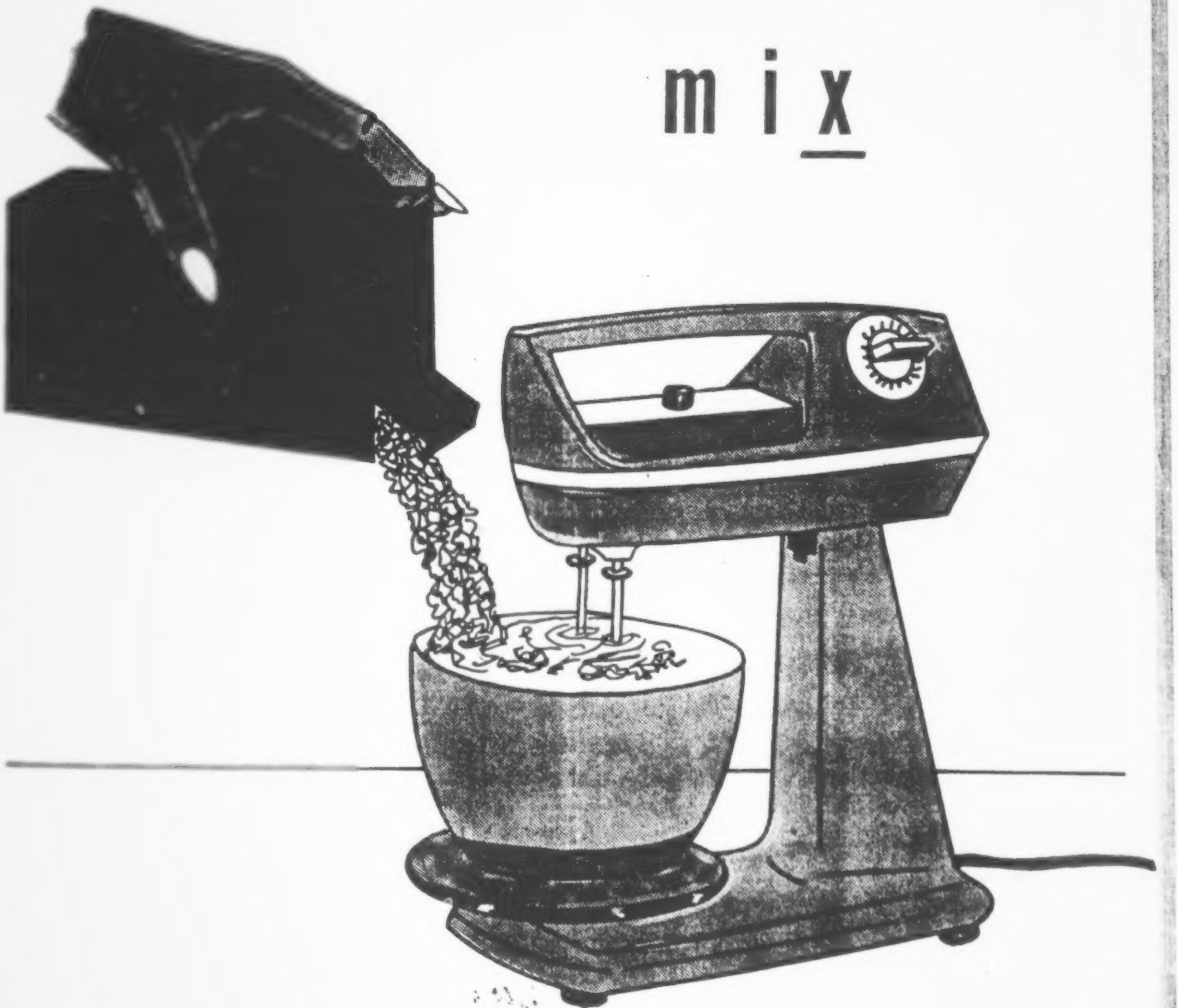
X x

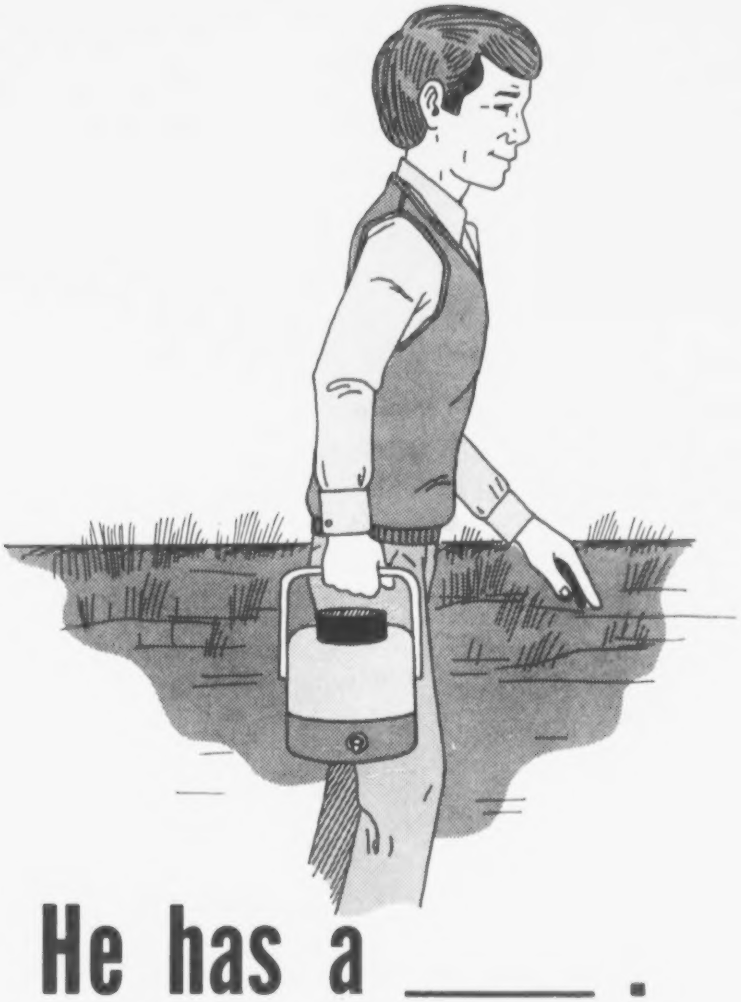
fix



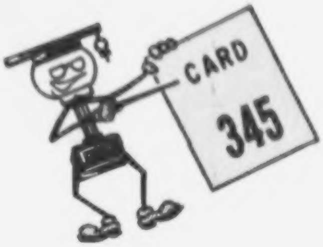
X x

mix

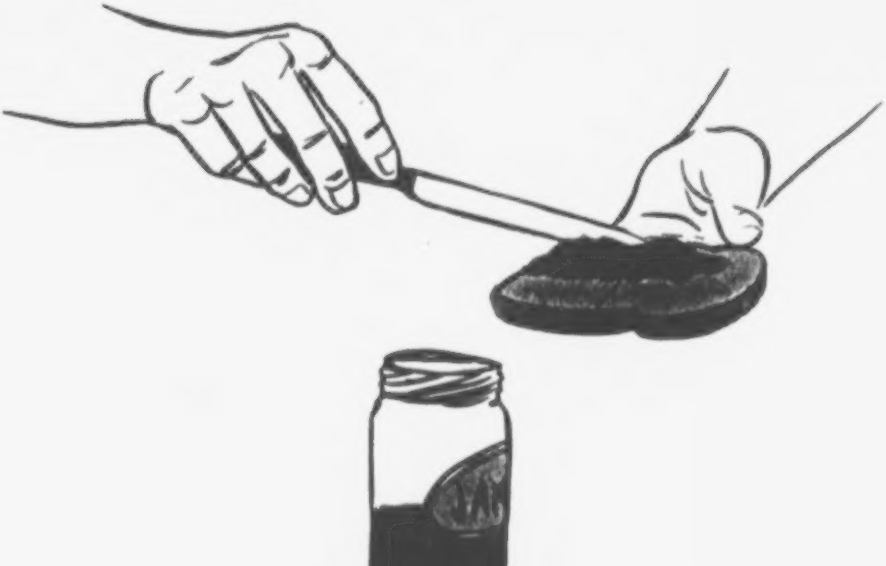




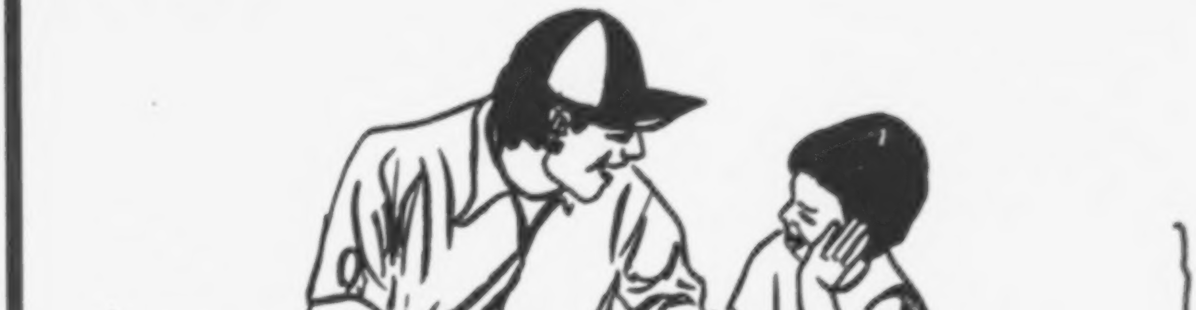
He has a ____ .

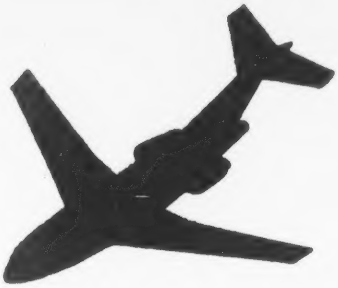


Is this ____?

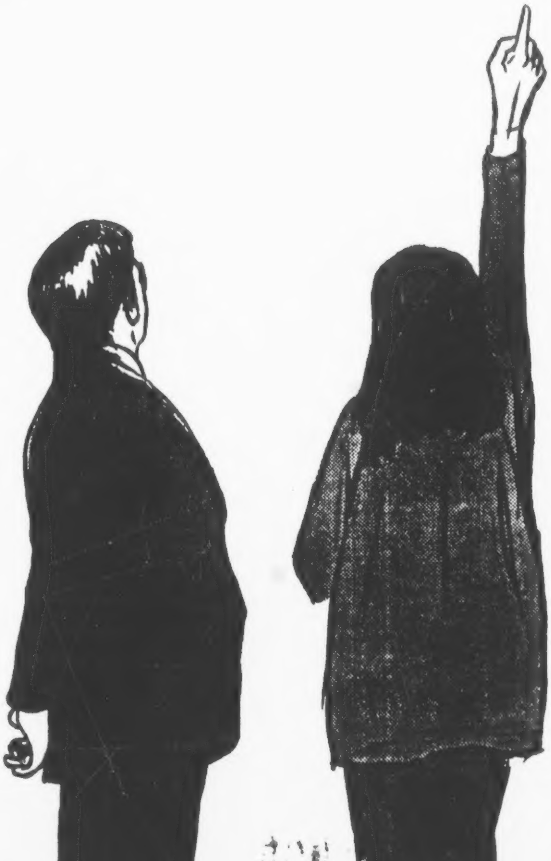


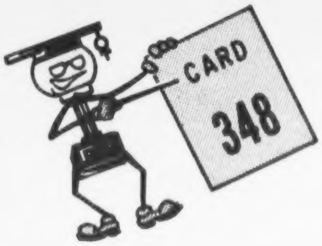
That is a good _____ .





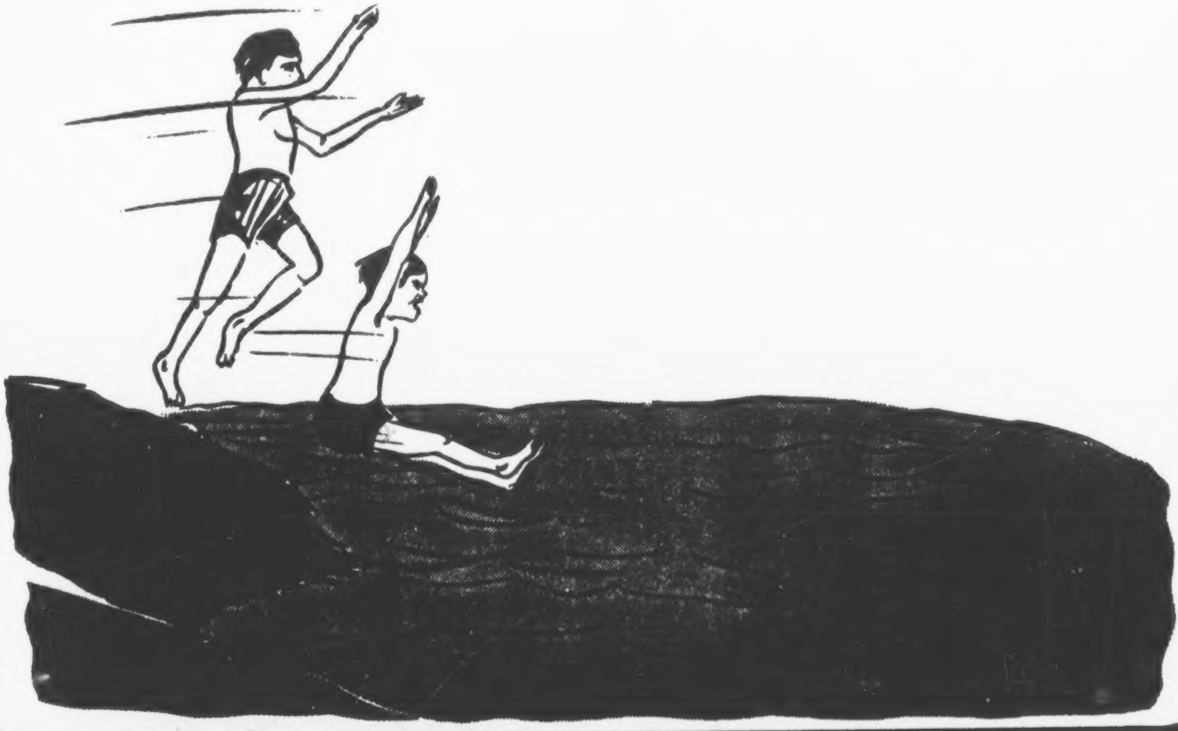
Is that a ____?

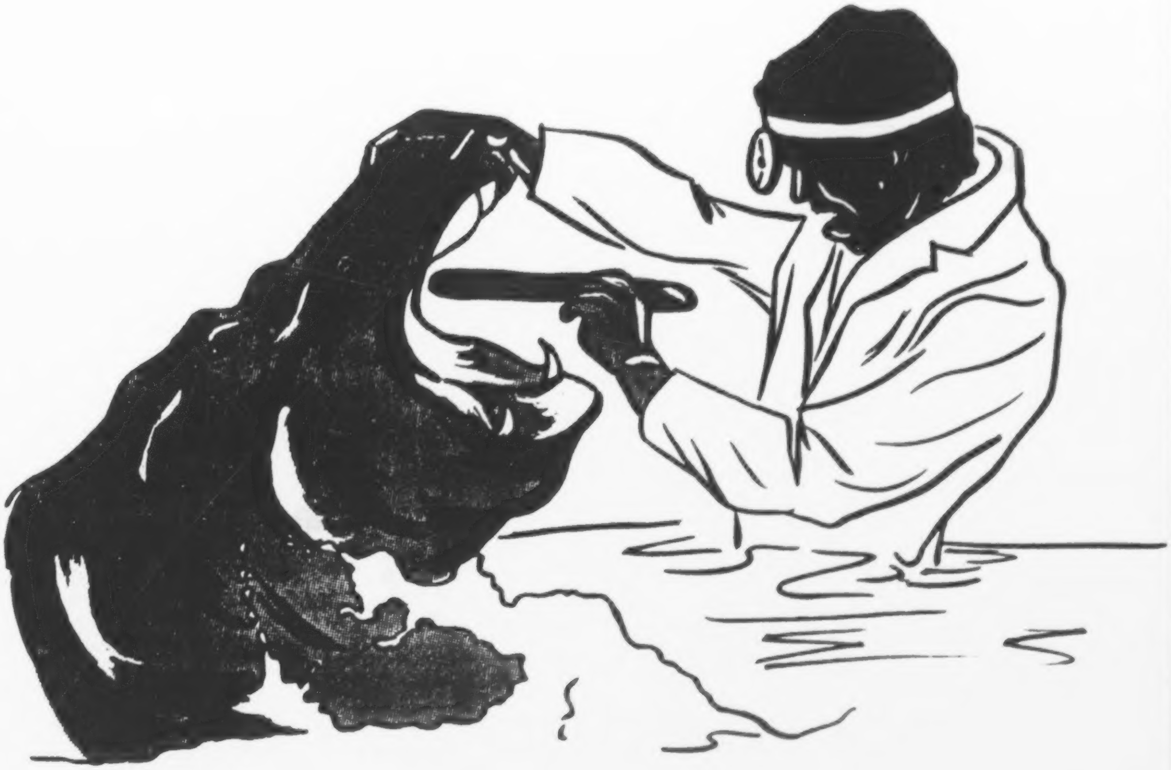




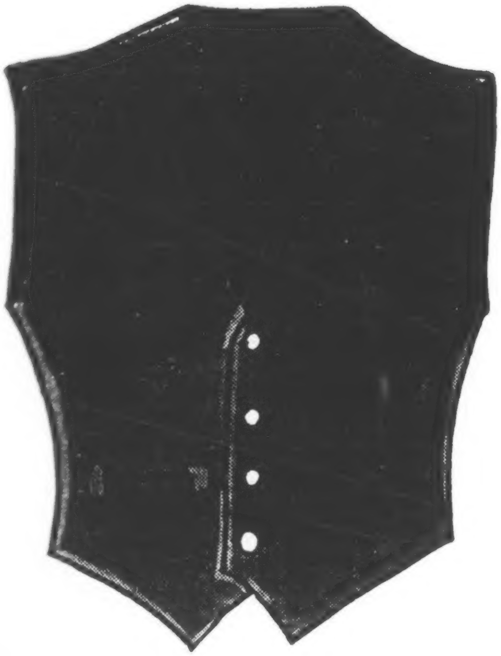
Sam and Tim

________ in the water.

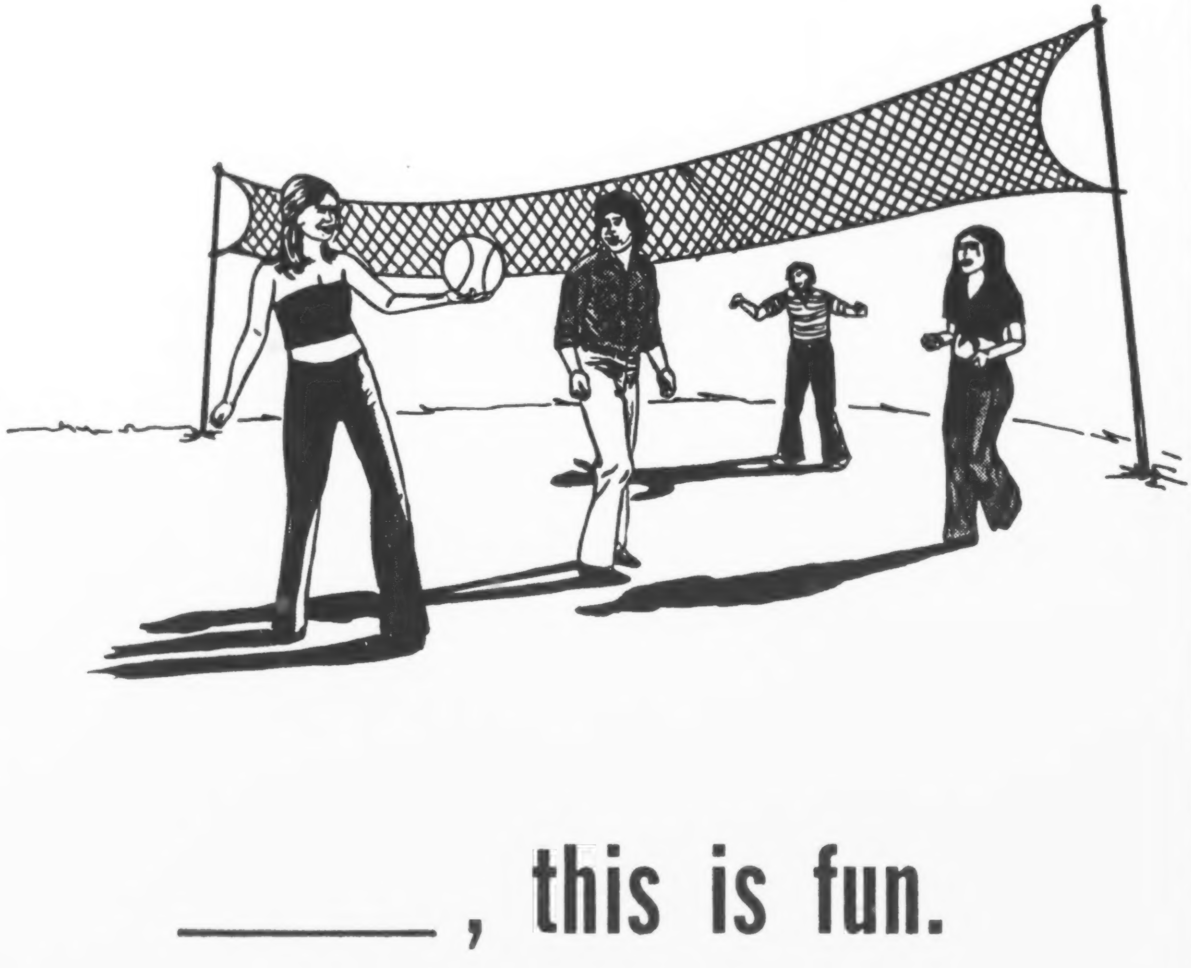




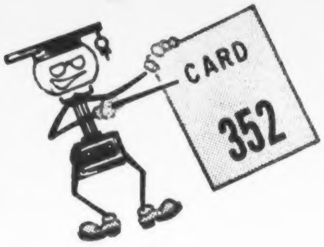
That man is a ______.



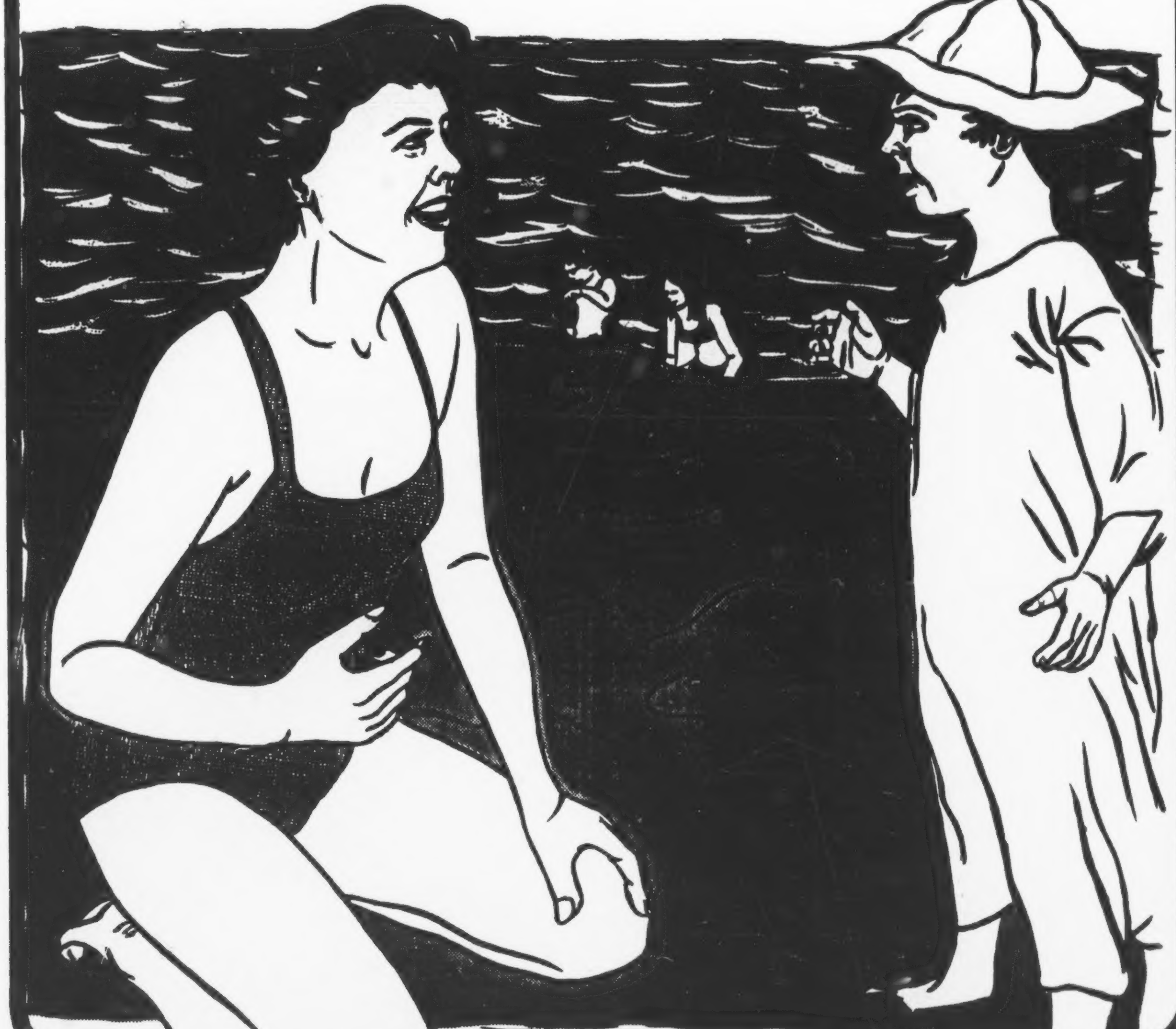
That is a ______.

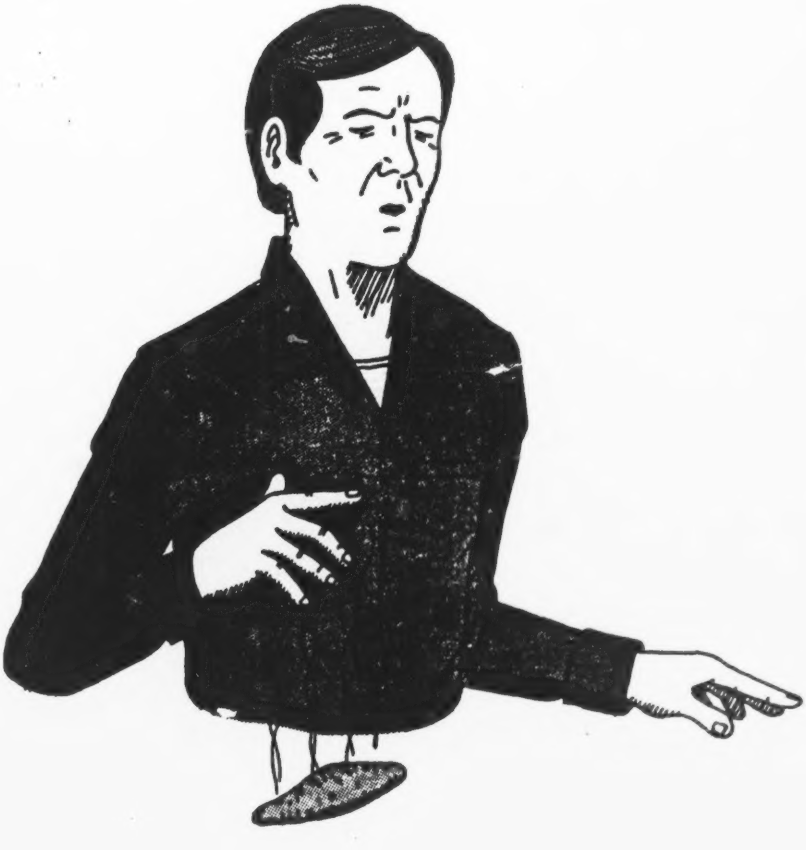


______ , this is fun.

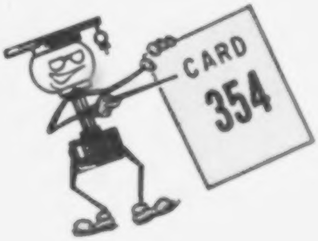


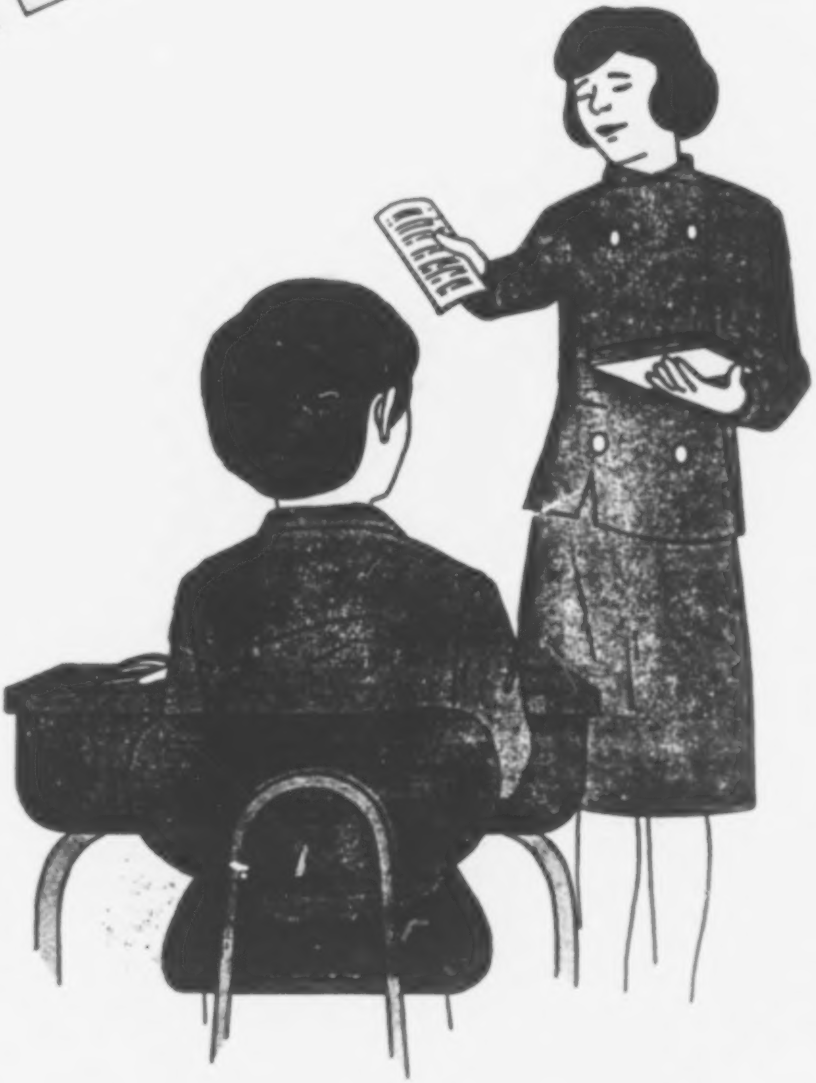
Are those people in the water___?



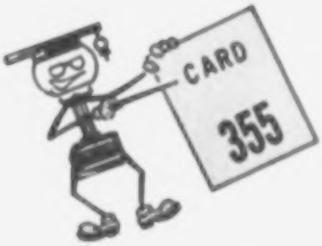


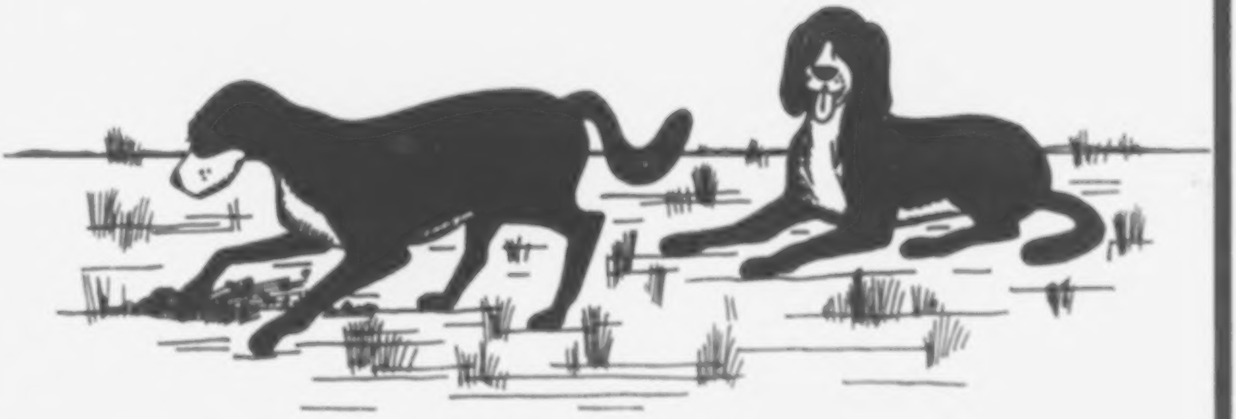
That ___ is hot!



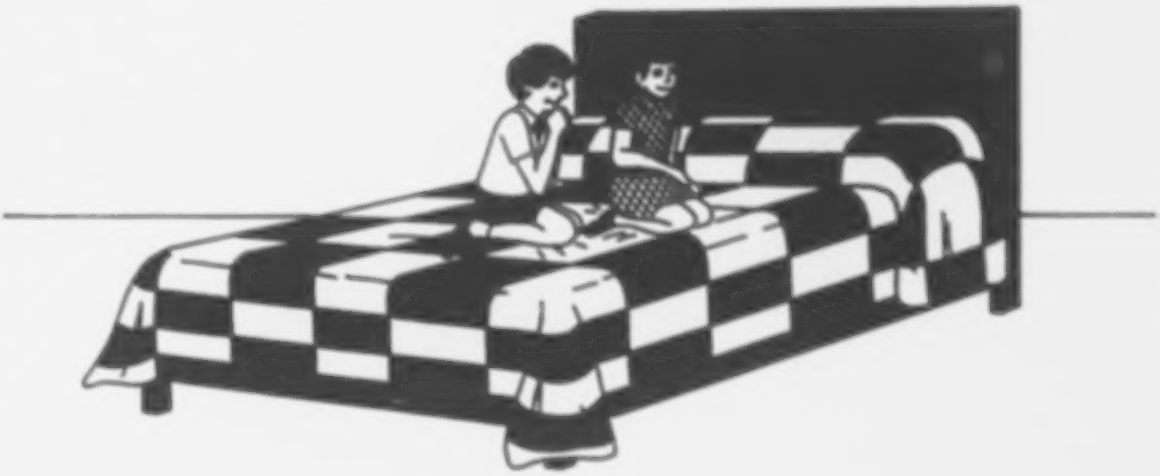


This is not a ___.

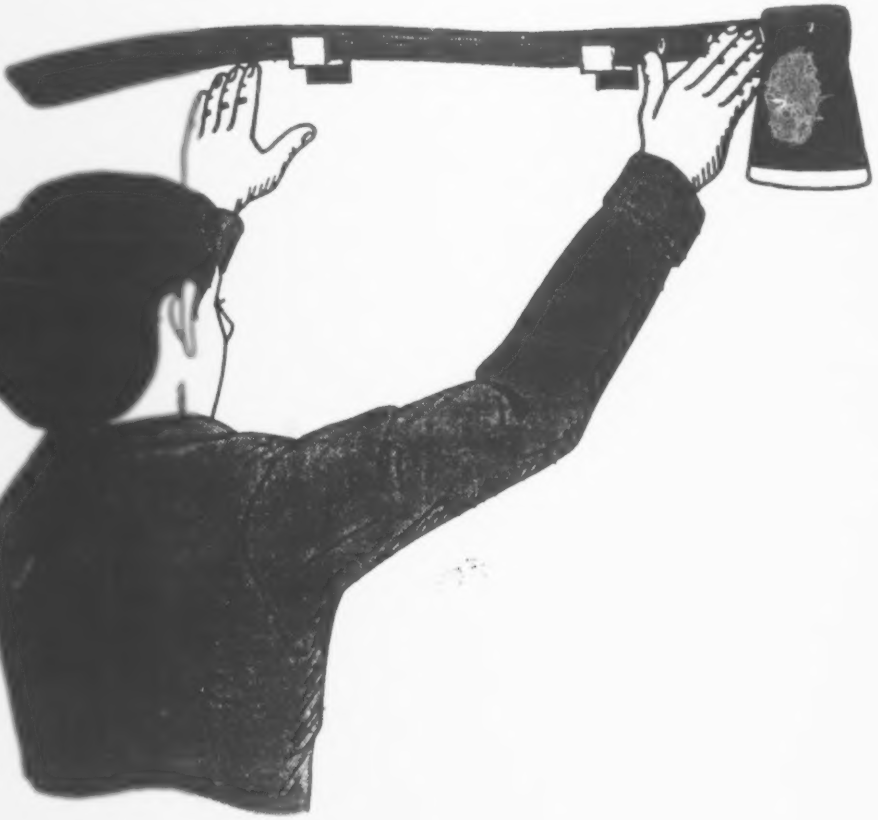




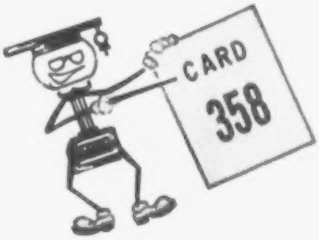
This dog digs. That dog ____.

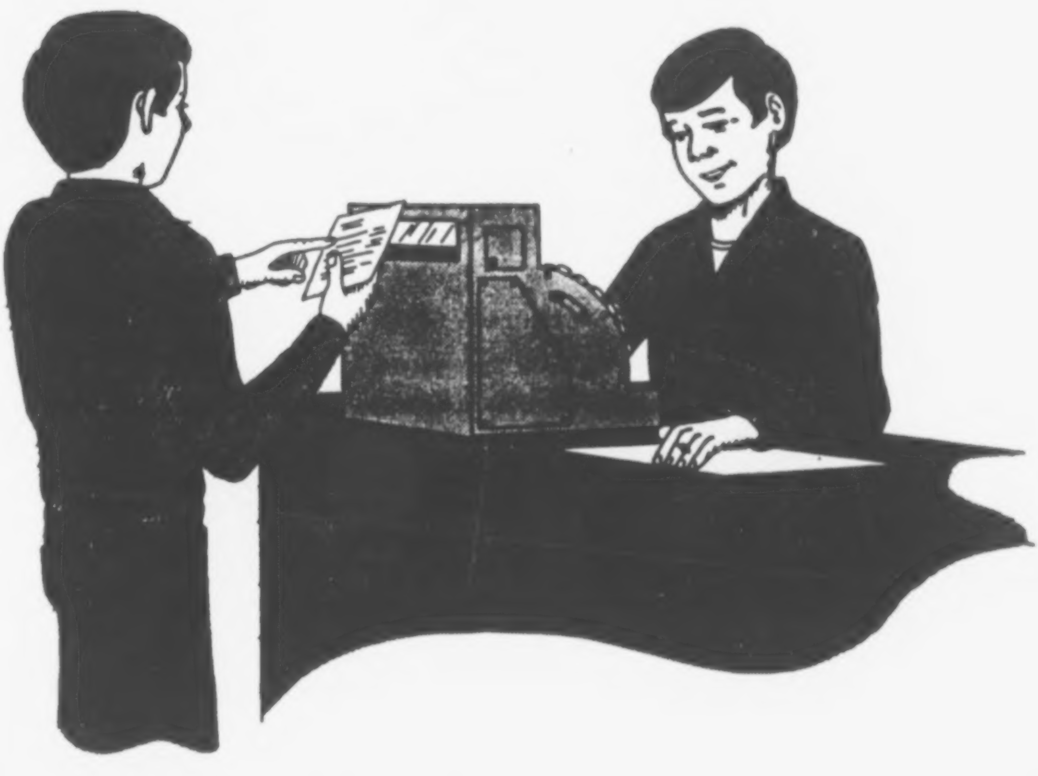


Nan and Sam sit on the ____.

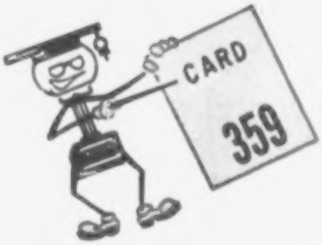


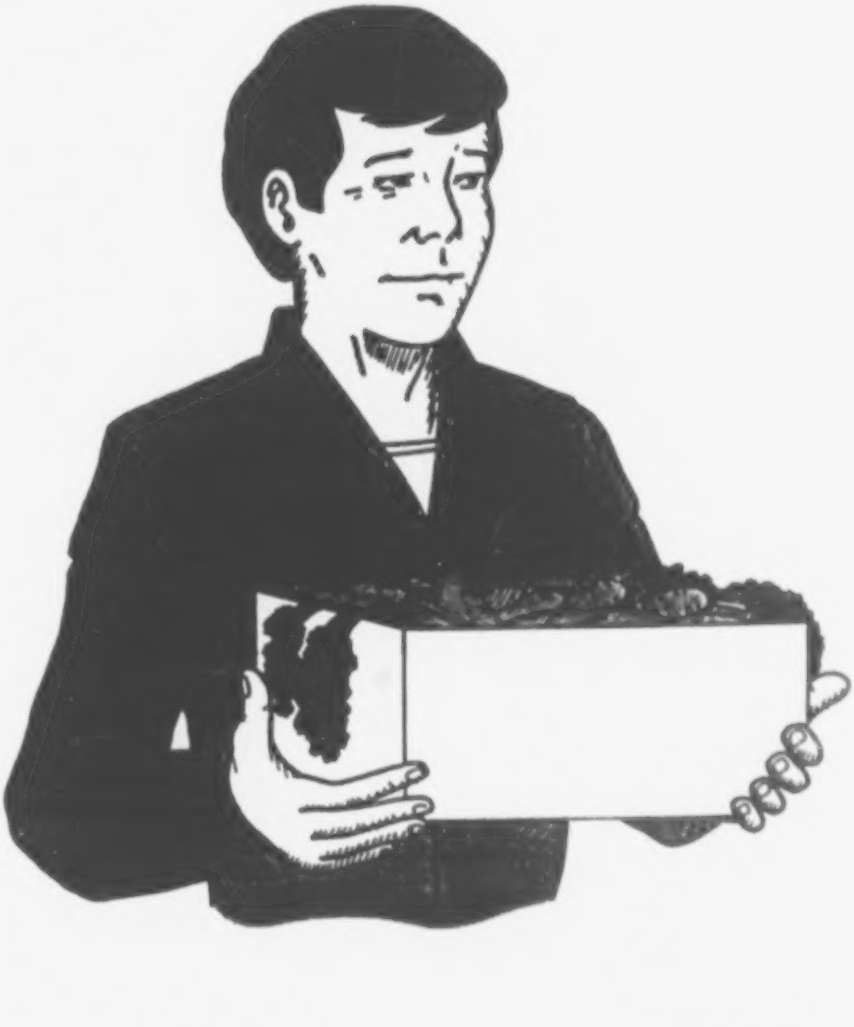
Tim gets the __.



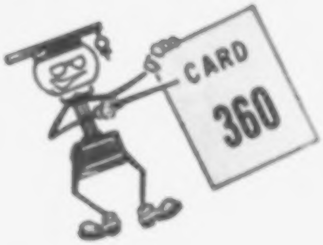


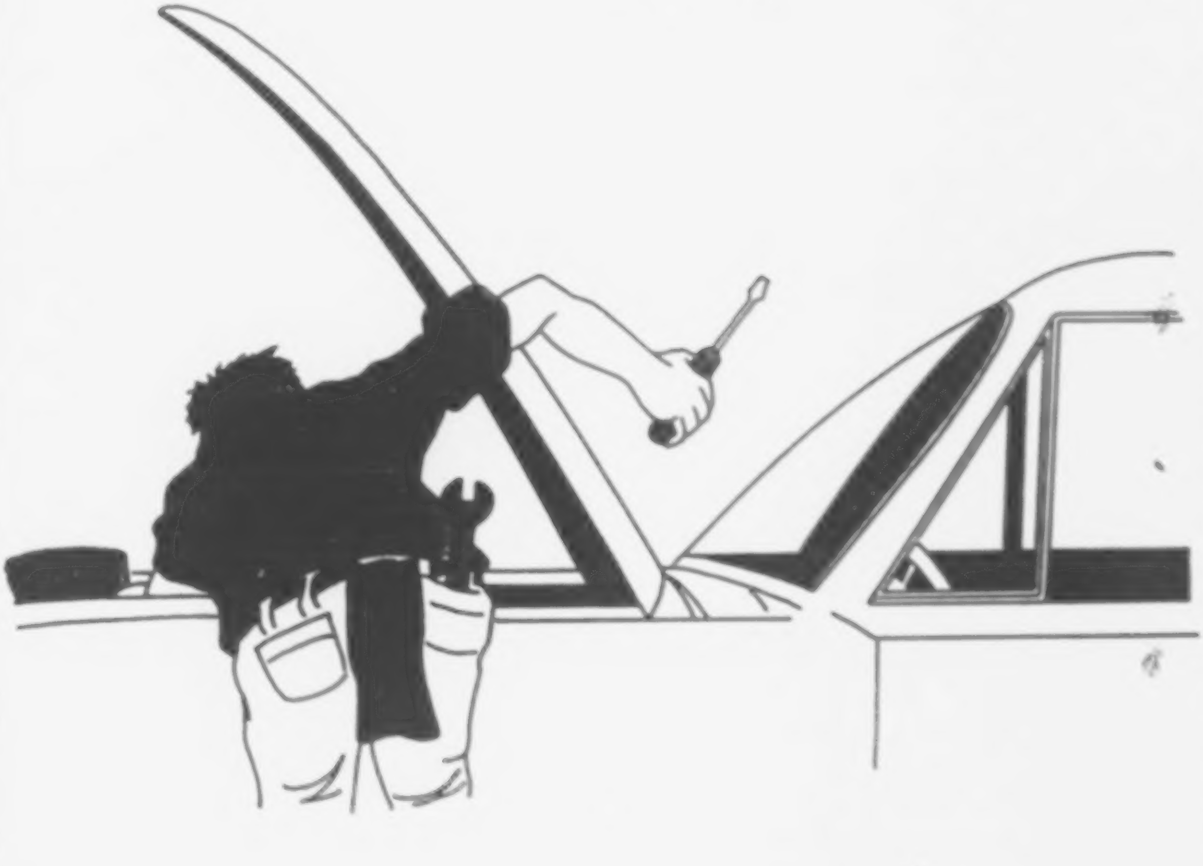
Is this the ___?



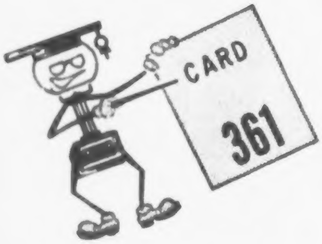


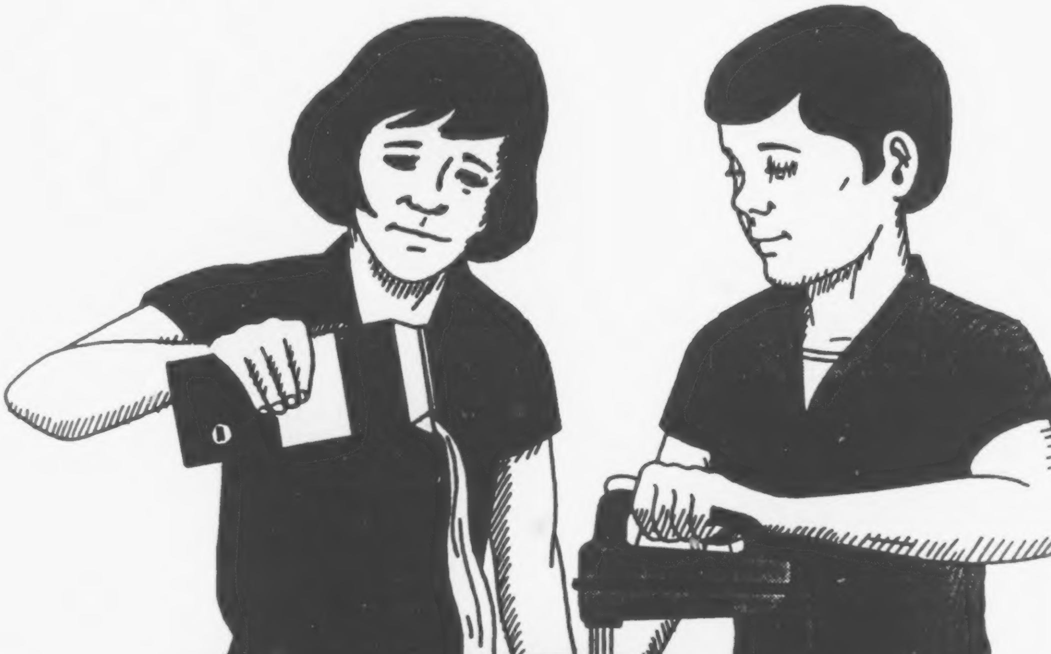
Tim gets a ___ of carrots.



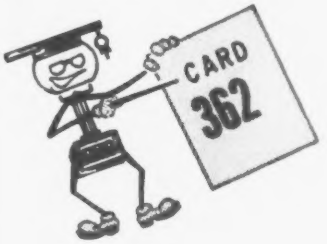


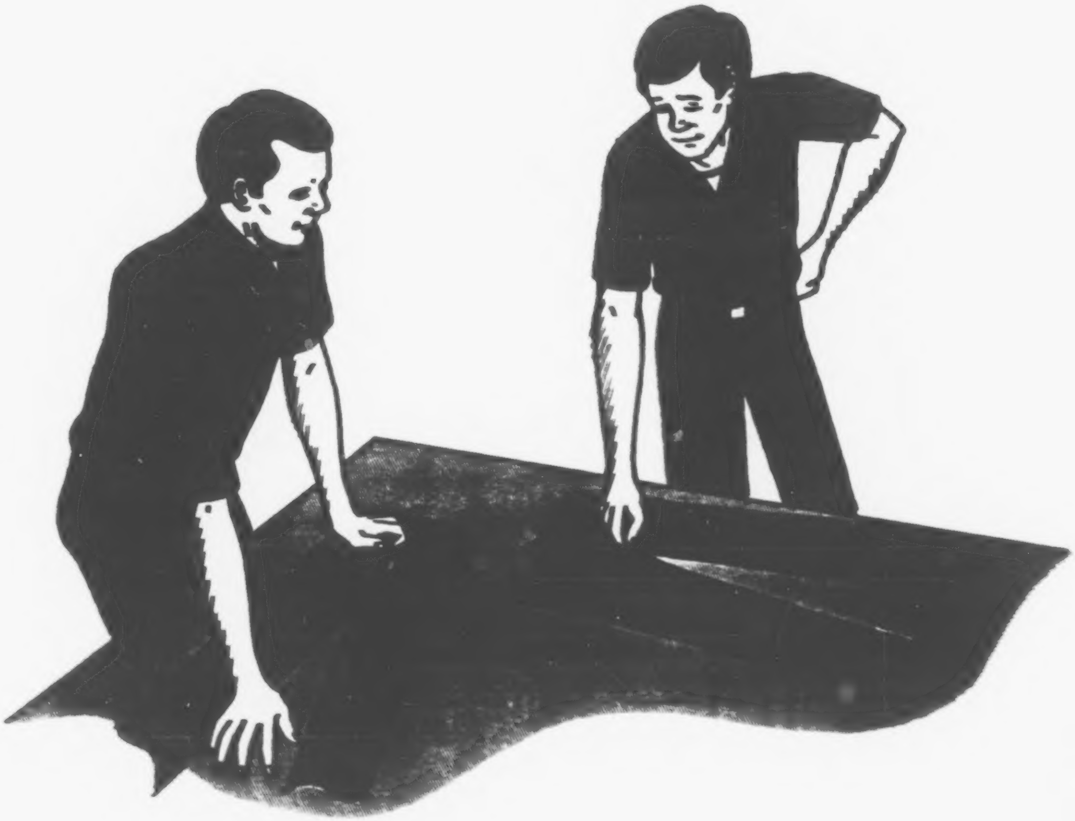
This man can ___ the car.



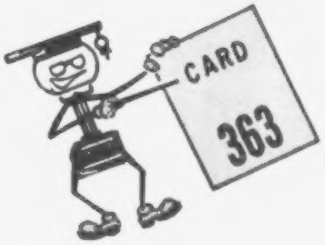


Nan and Sam ___ the milk in the pan.



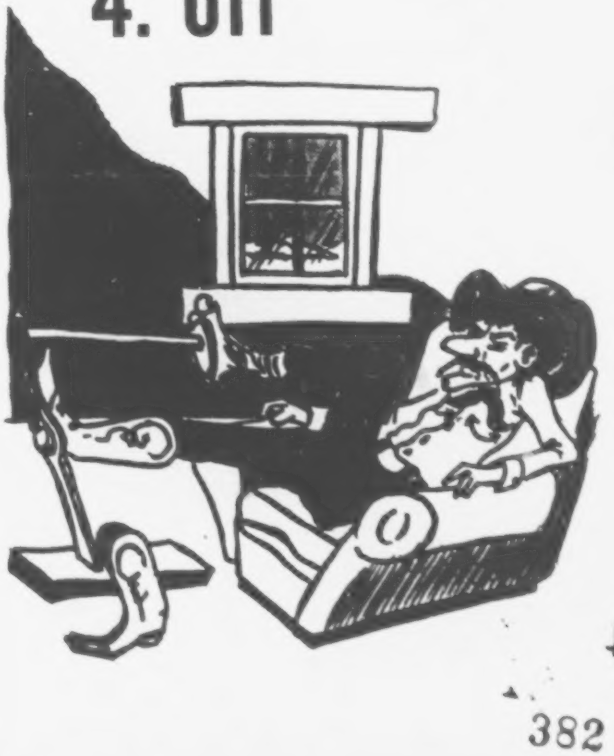


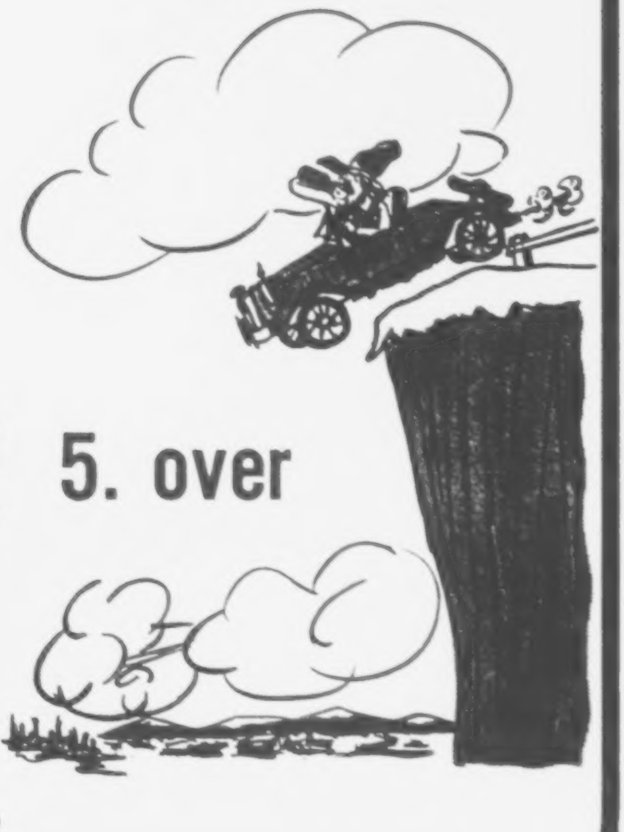
Tim and Sam ___ the pants.



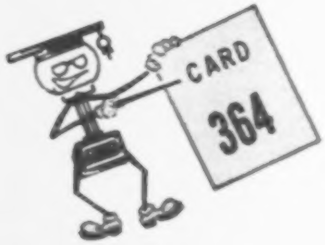
1. he 2. has 3. have

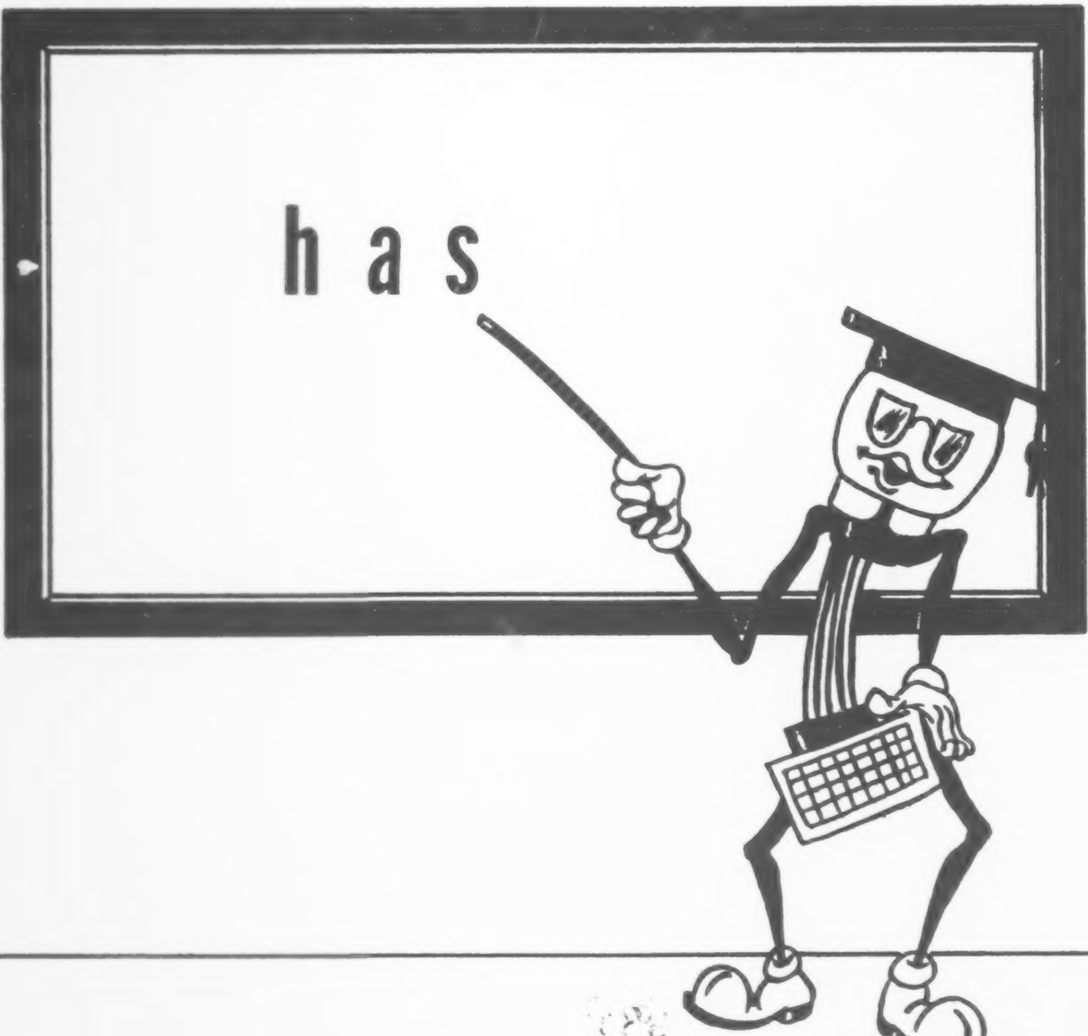
4. off

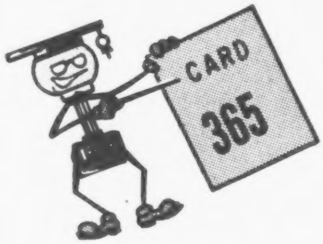


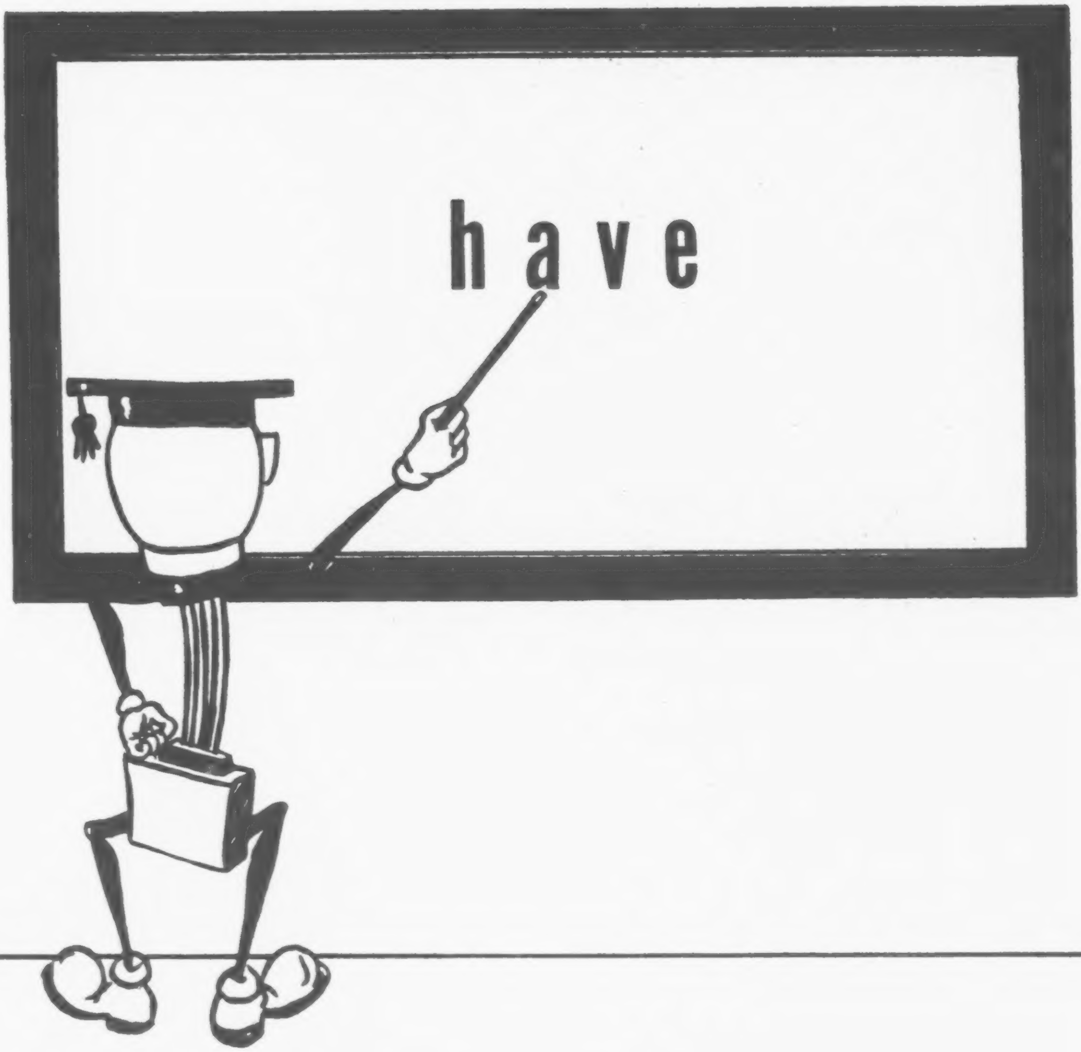


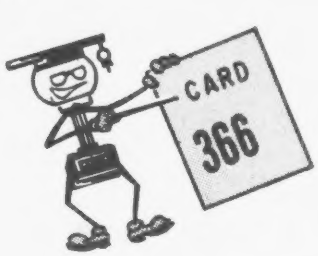
5. over


CARD
364

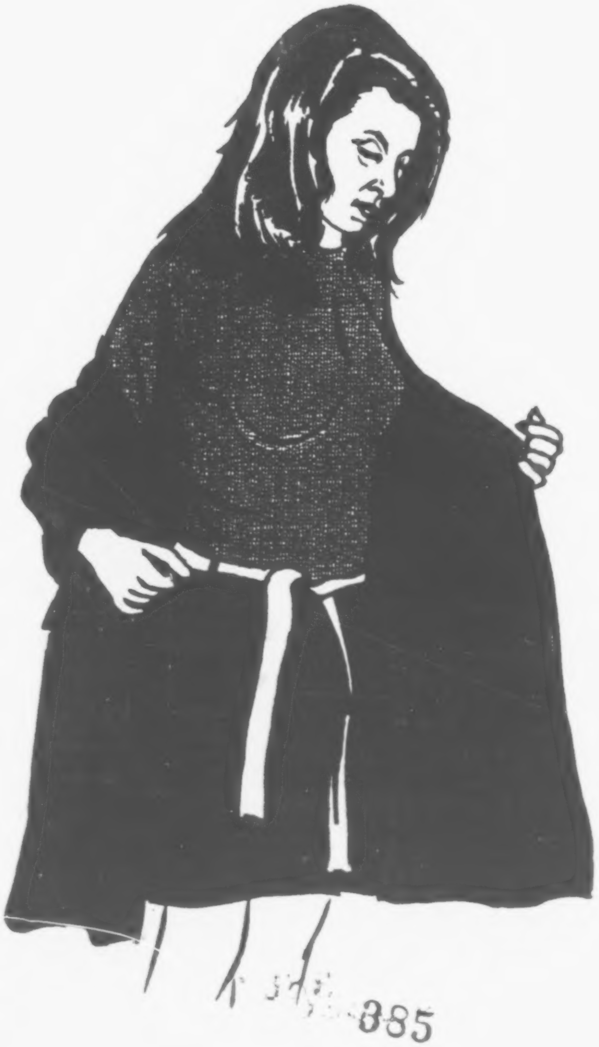

has

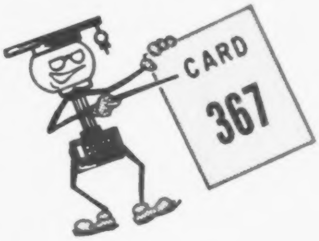

CARD
365

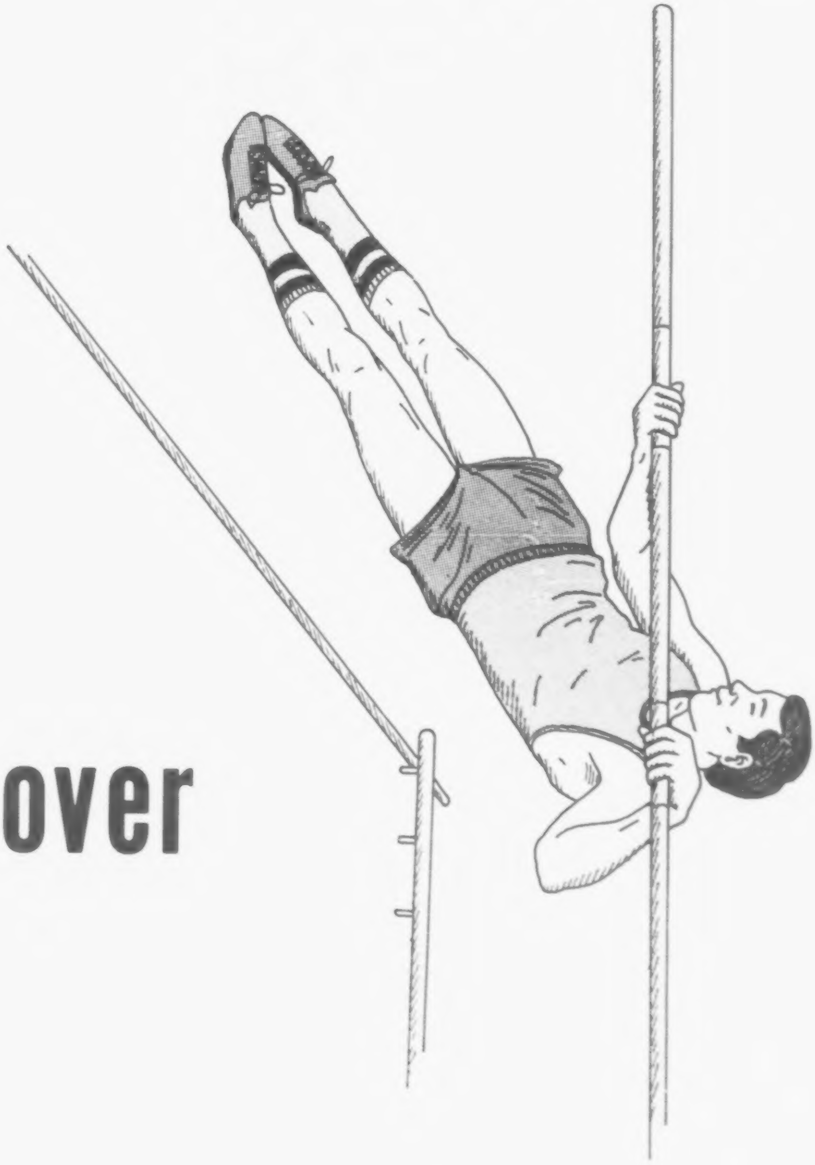

have



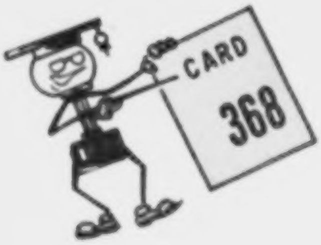
off

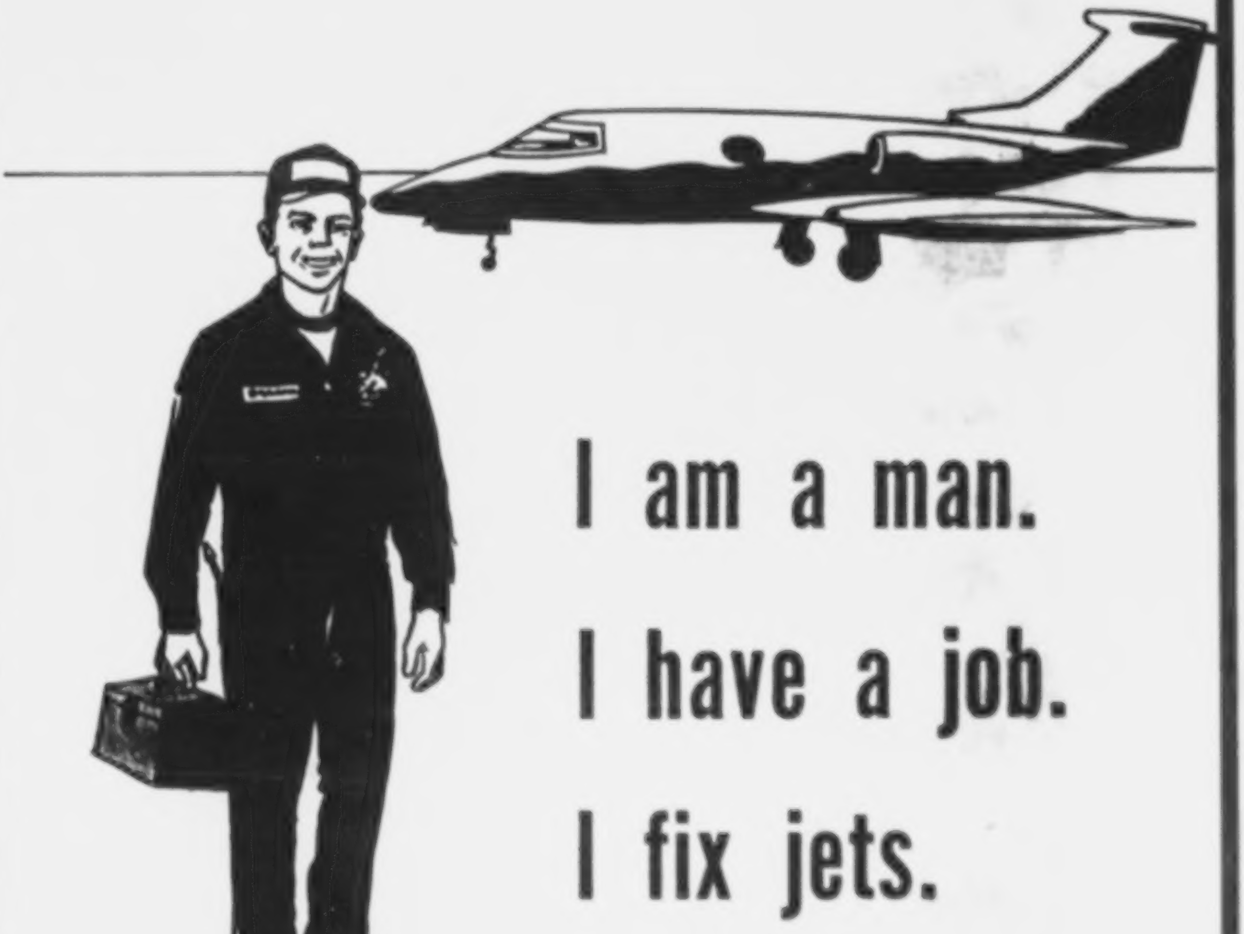






over

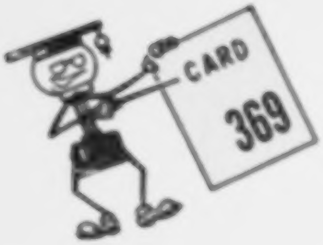




I am a man.

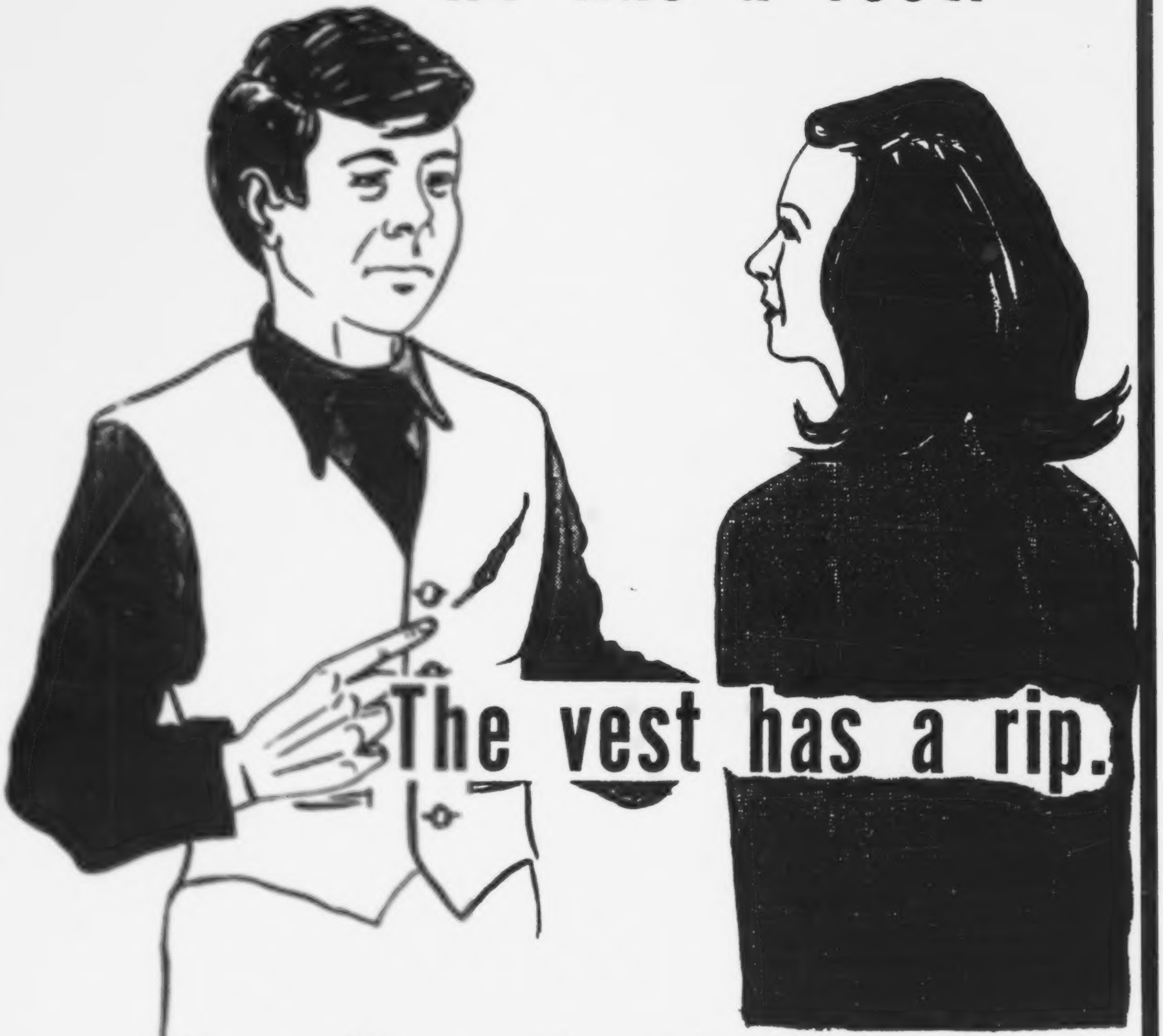
I have a job.

I fix jets.



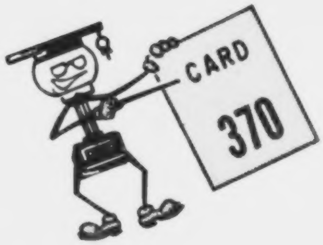
This is Sam.

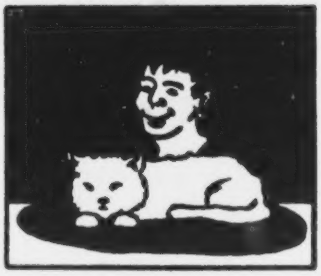
He has a vest.

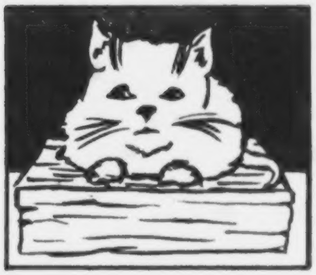


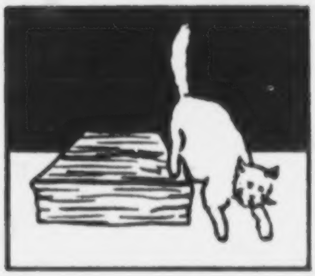
The vest has a rip.

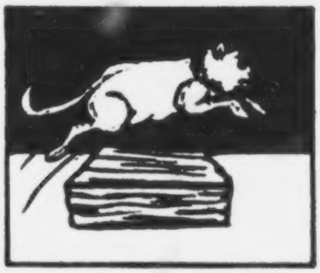
Can Nan fix the rip ?

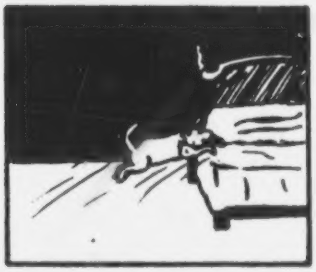


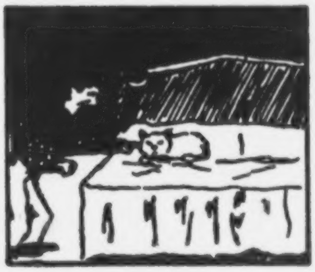

Tim has a cat.

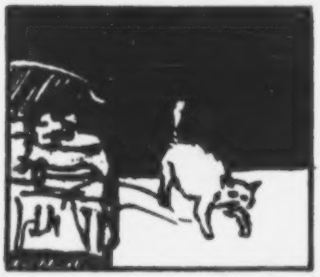

The cat sits on a box.

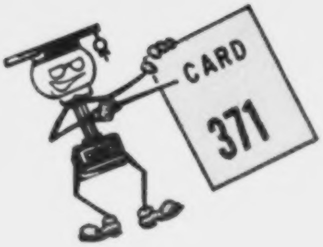

The cat jumps
off the box .

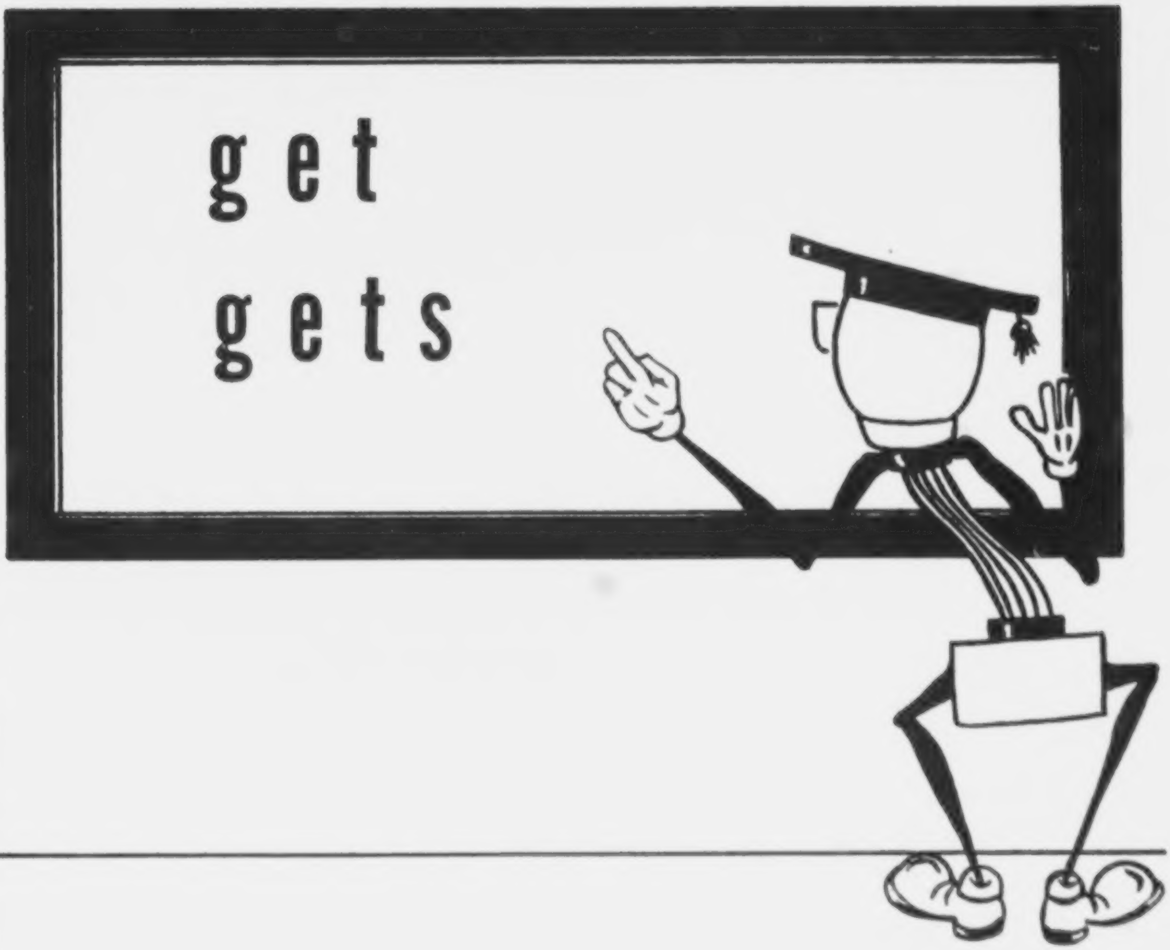

The cat jumps
over the box.


The cat runs to the
quilt on the bed.


"Get off, bad cat!
Get off the quilt!"

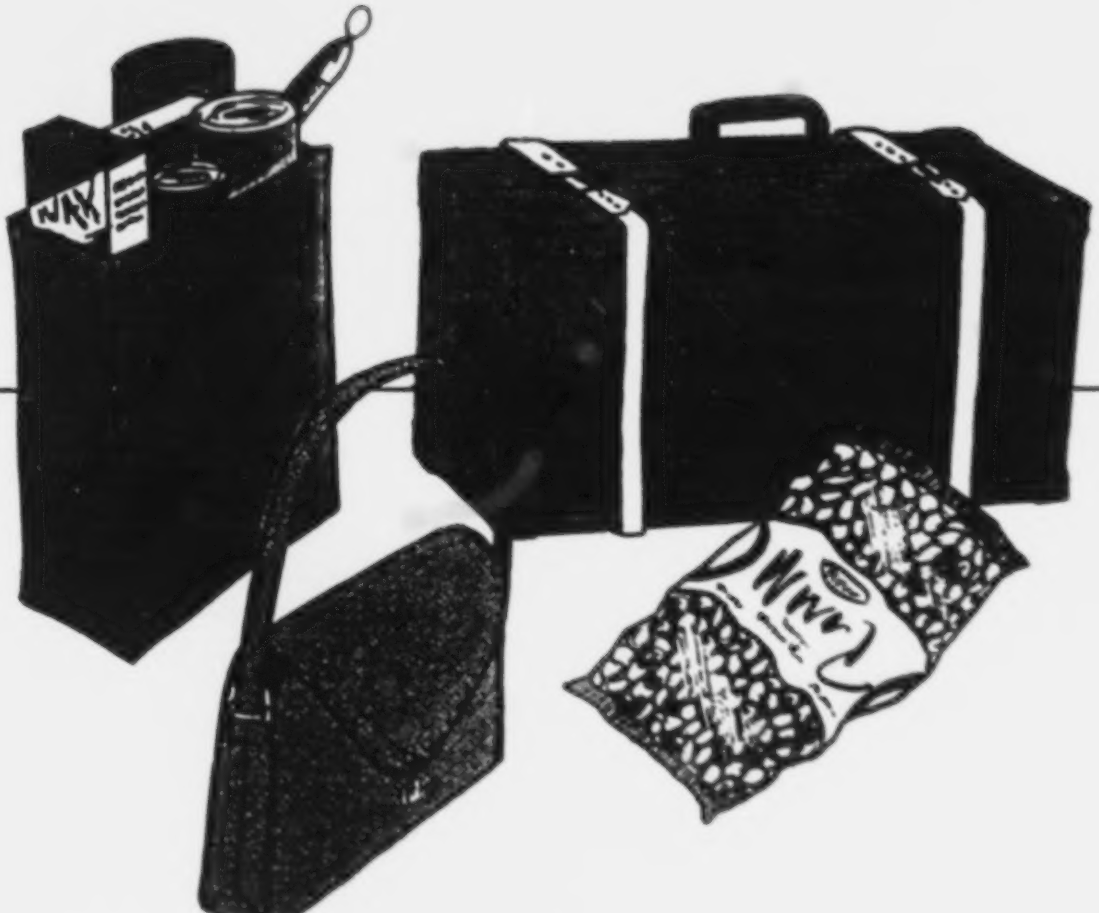

Tim gets the cat off the bed.



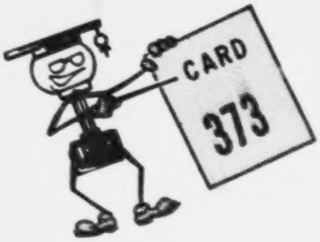


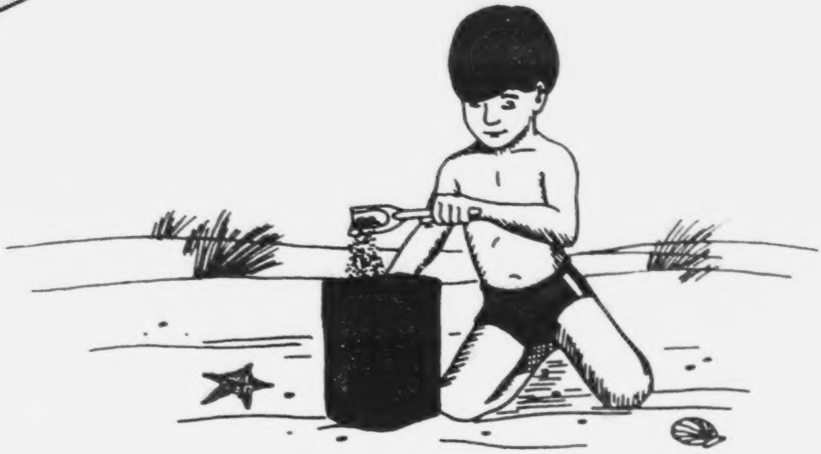
get

gets



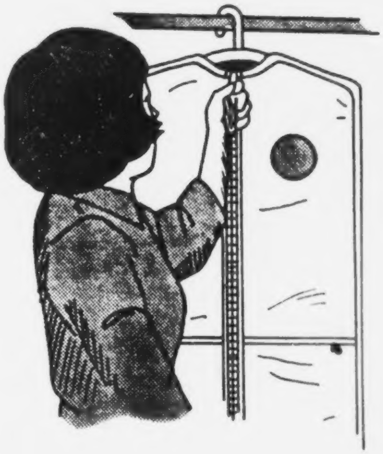
bag





This is a bag of sand.

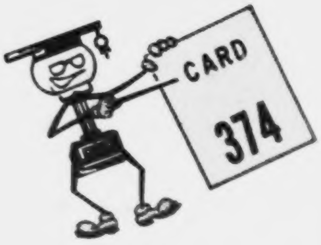
The sand in the bag is wet.



This is Pam.

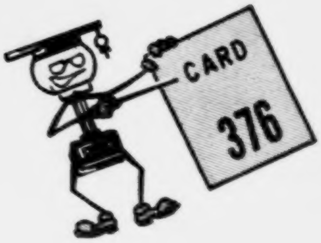
She has a bag.

She can zip this bag.



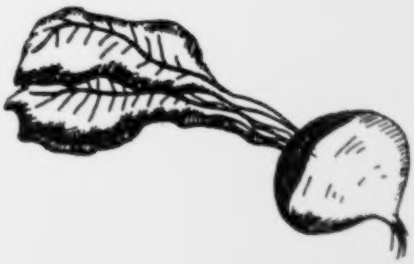
put

put but cut



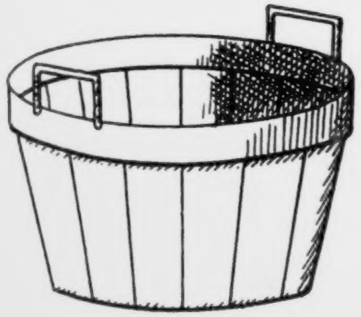
turnip

tur nip

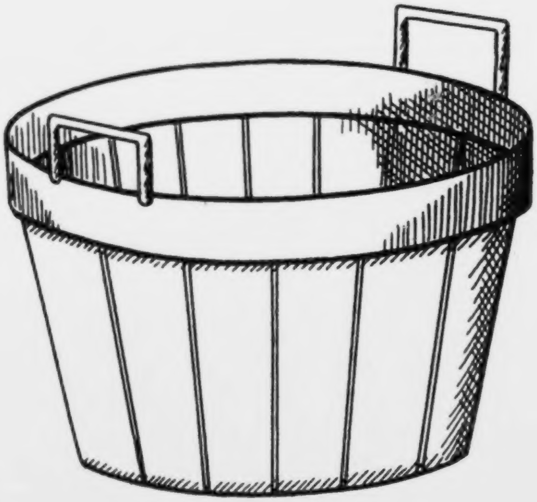


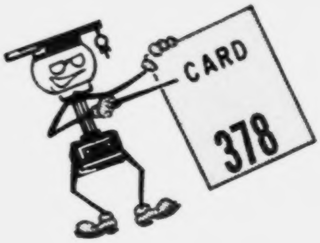
basket

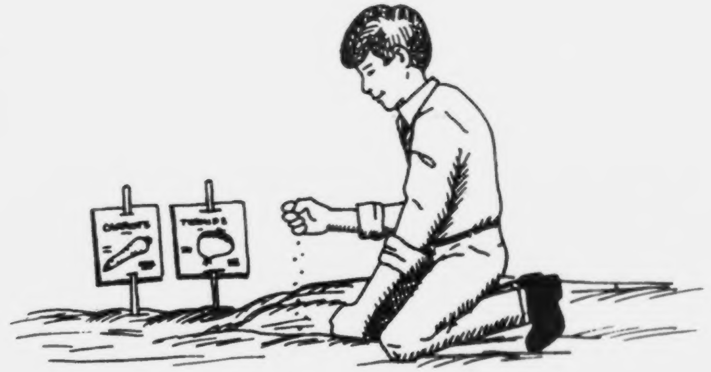
bas ket



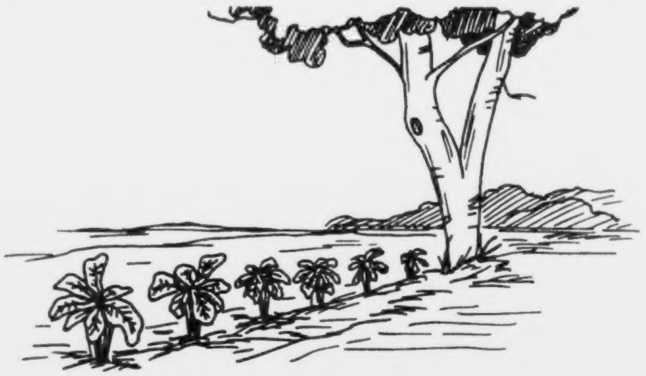
basket



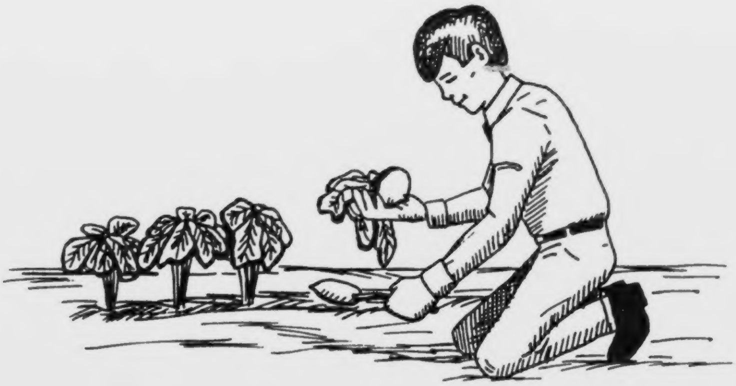




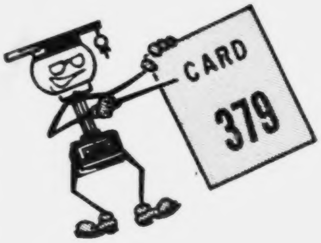
Bob plants carrots and turnips.

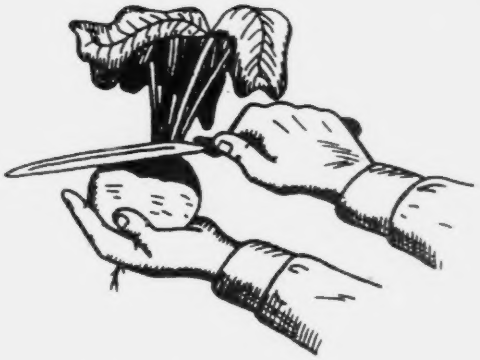


The carrots and turnips get big.

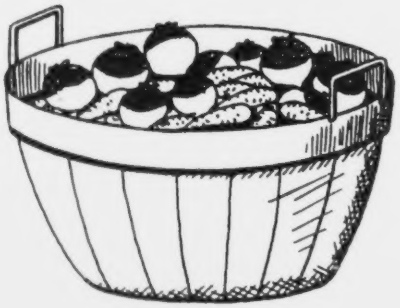


Bob digs up the carrots and turnips.

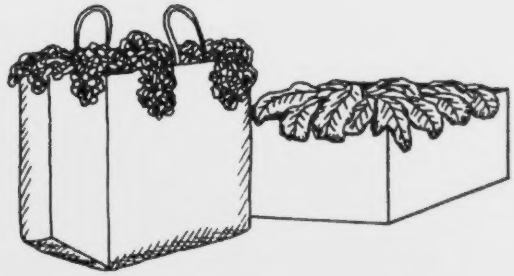




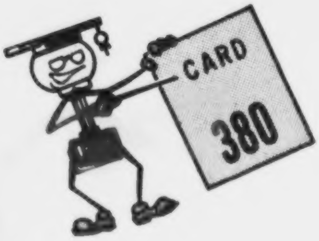
He cuts the tops off the carrots and turnips.

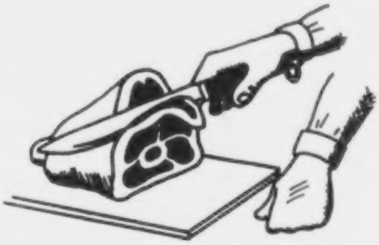


He puts the carrots and turnips in a basket.

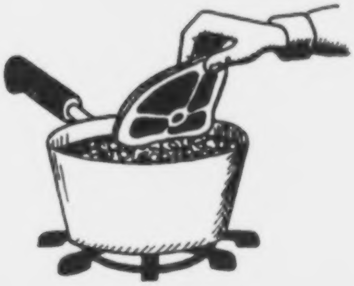


He puts the carrot tops in a bag.
He puts the turnip tops in a box.

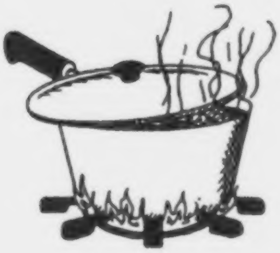




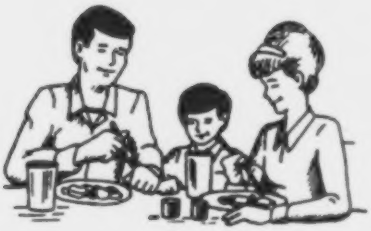
Bob cuts ham.



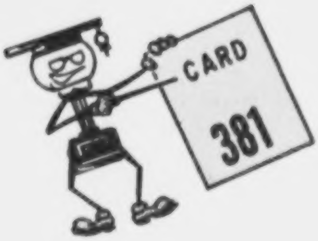
Bob puts the ham in the pan.

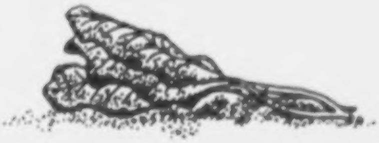


The pan gets hot.

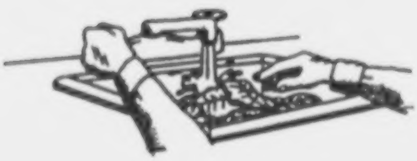


Turnip tops and ham!

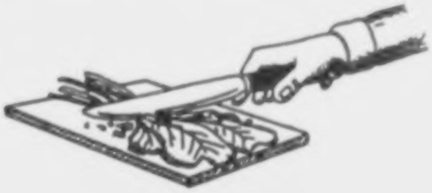




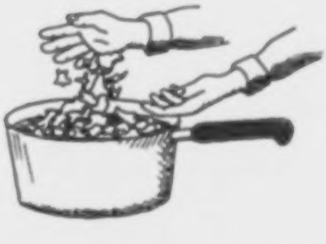
This is sand on the turnip tops.



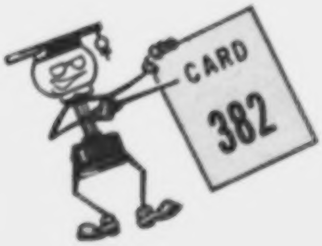
Bob puts the turnip tops in water to get the sand off.

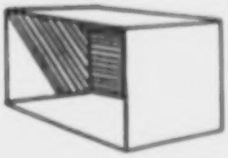


Bob cuts the turnip tops up.

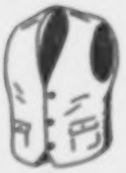


Bob puts the turnip tops in a pan.

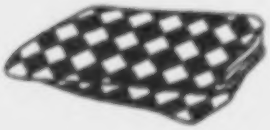




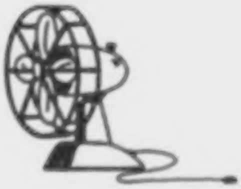
1. ____________



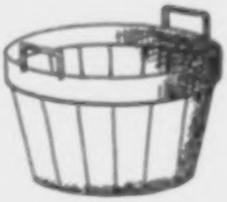
2. ____________



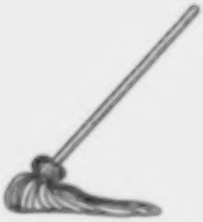
3. ____________



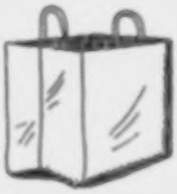
4. ____________



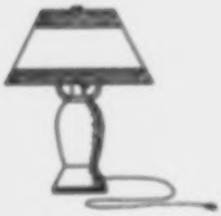
5. ____________



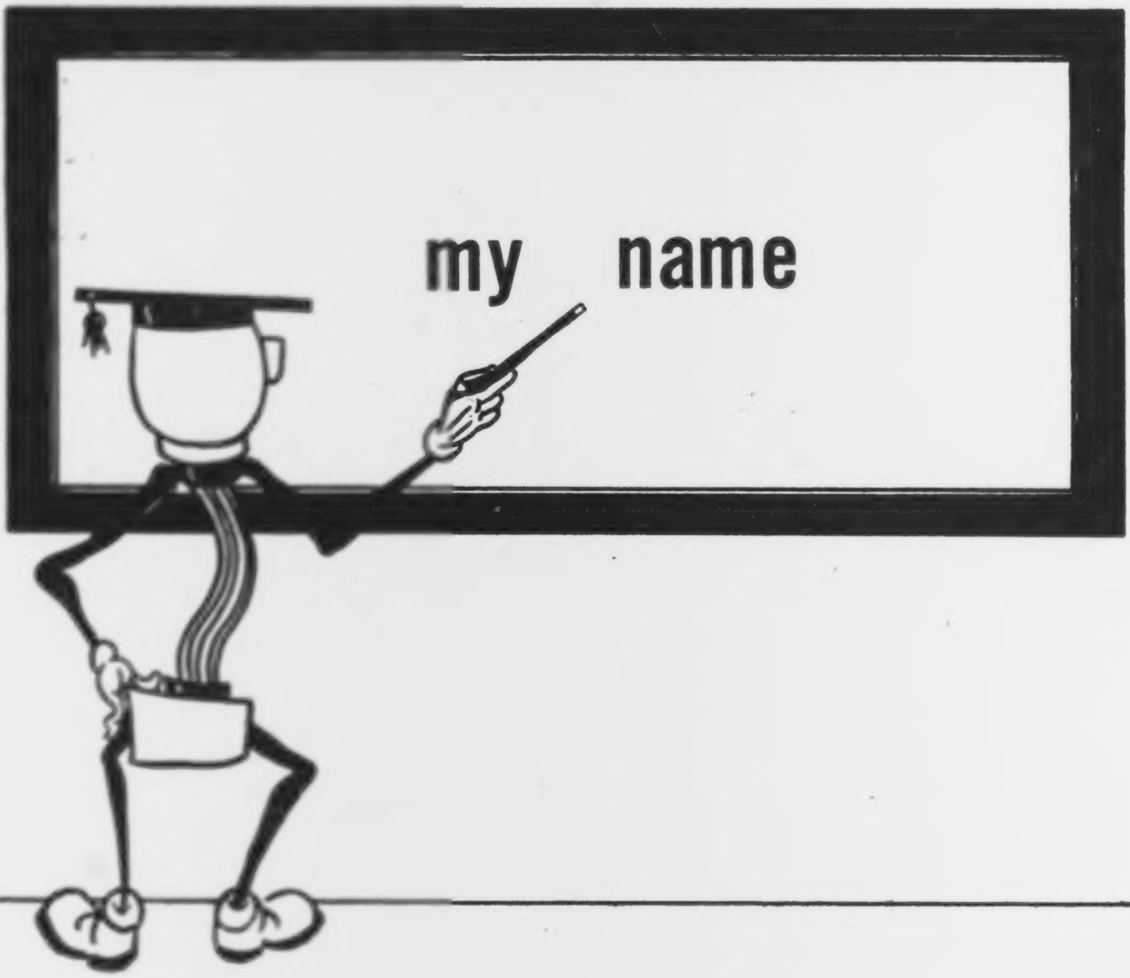
6. ____________



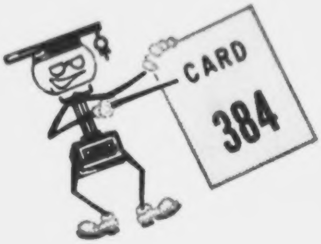
7. ____________

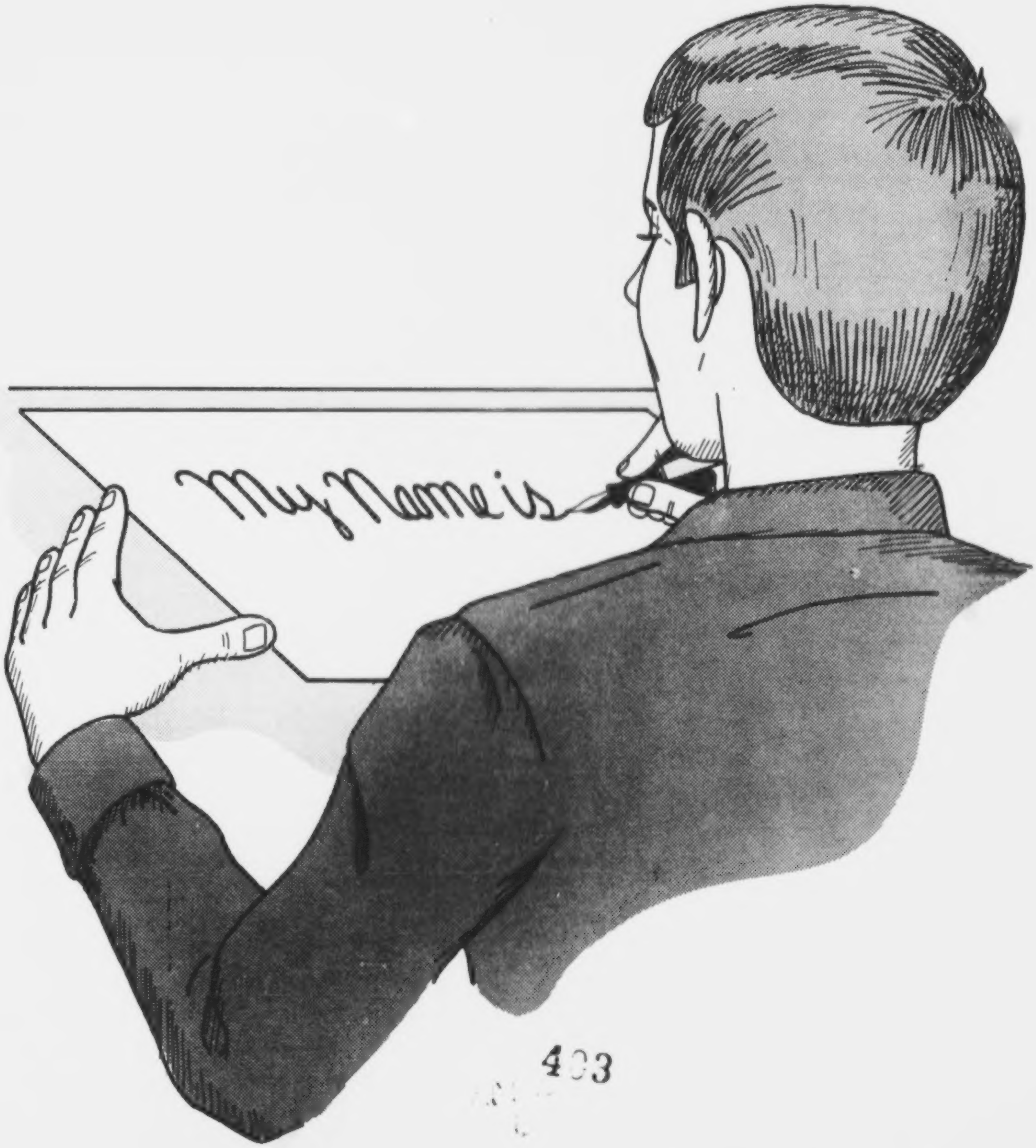


8. ____________

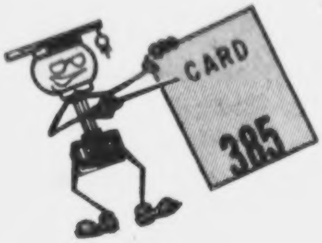


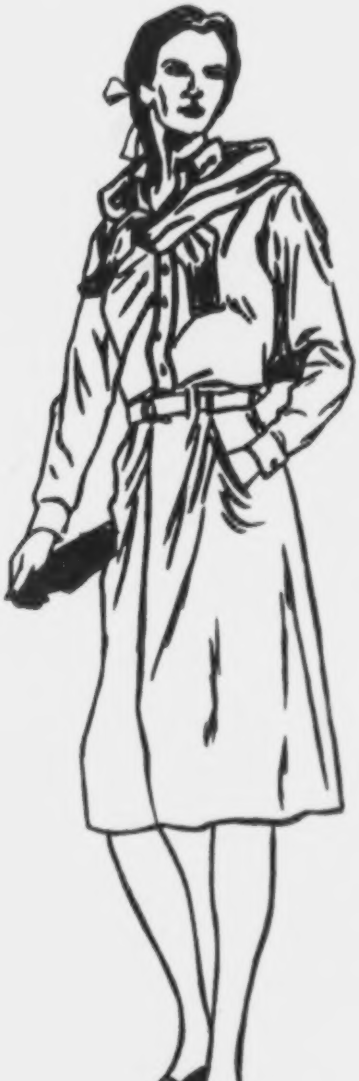
my name



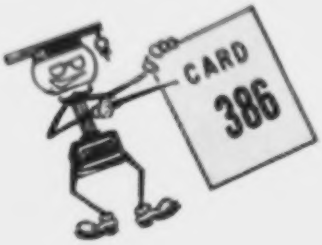


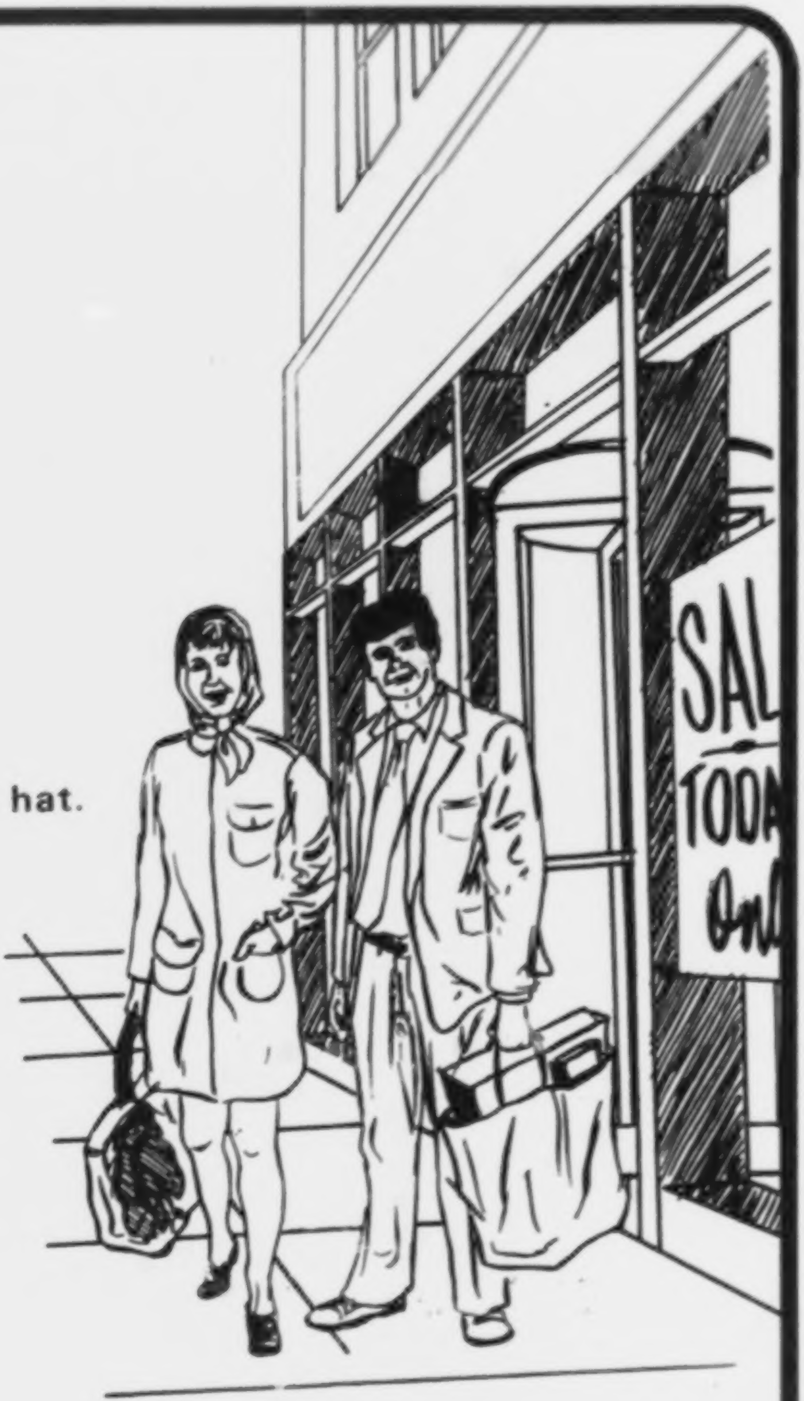
BUILDING LANGUAGE SKILLS—SENTENCES





woman




SAL
TODA
Onl

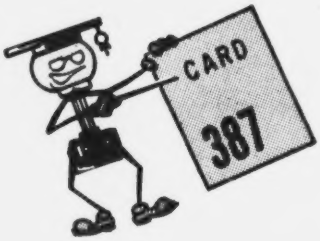
This woman has a hat.

It is in the box.

Is that her bag?

No, it is his bag.

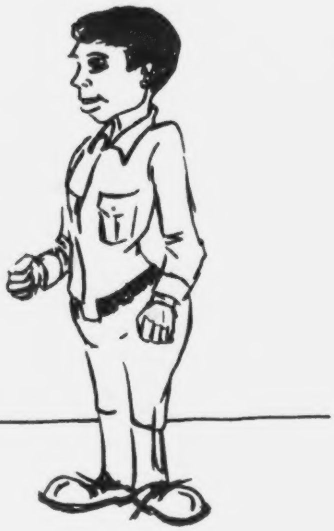
He has a vest and pants in it.

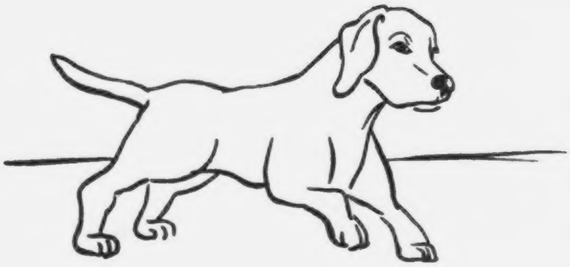


This is a man.

He has a name.

His name is Sam.



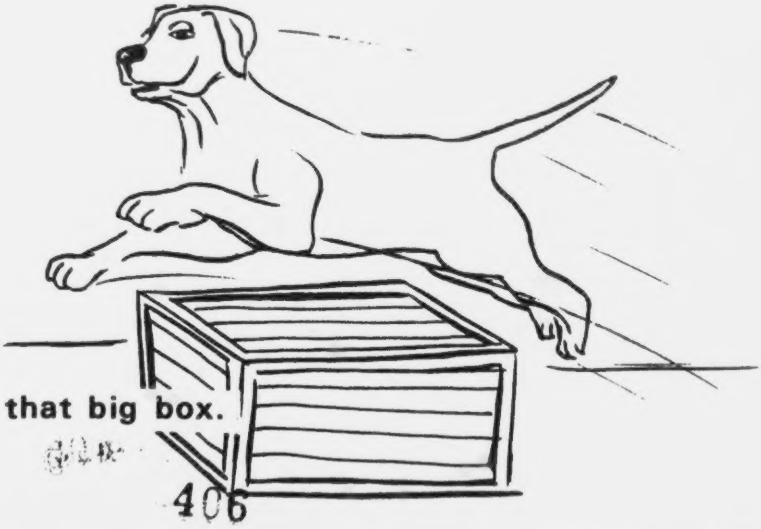


Sam has a dog.

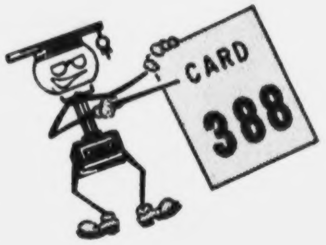
The dog has a name.

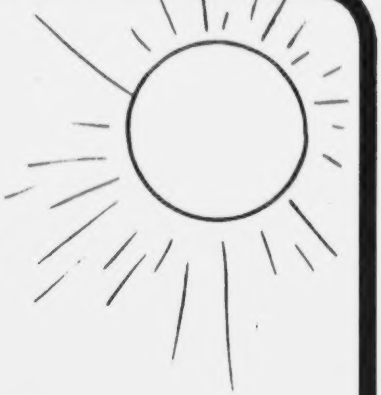
It is Rip.

Rip runs and jumps.

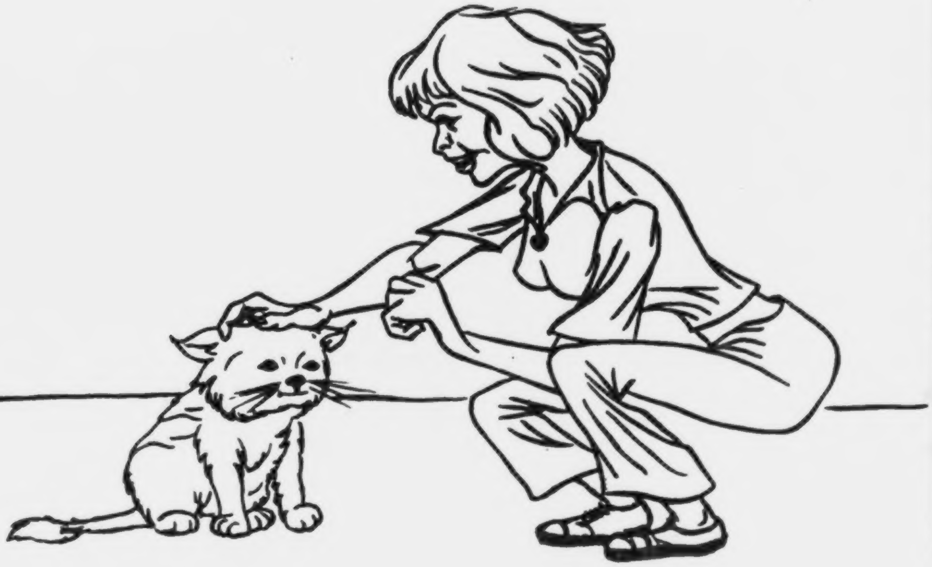


He can jump over that big box.



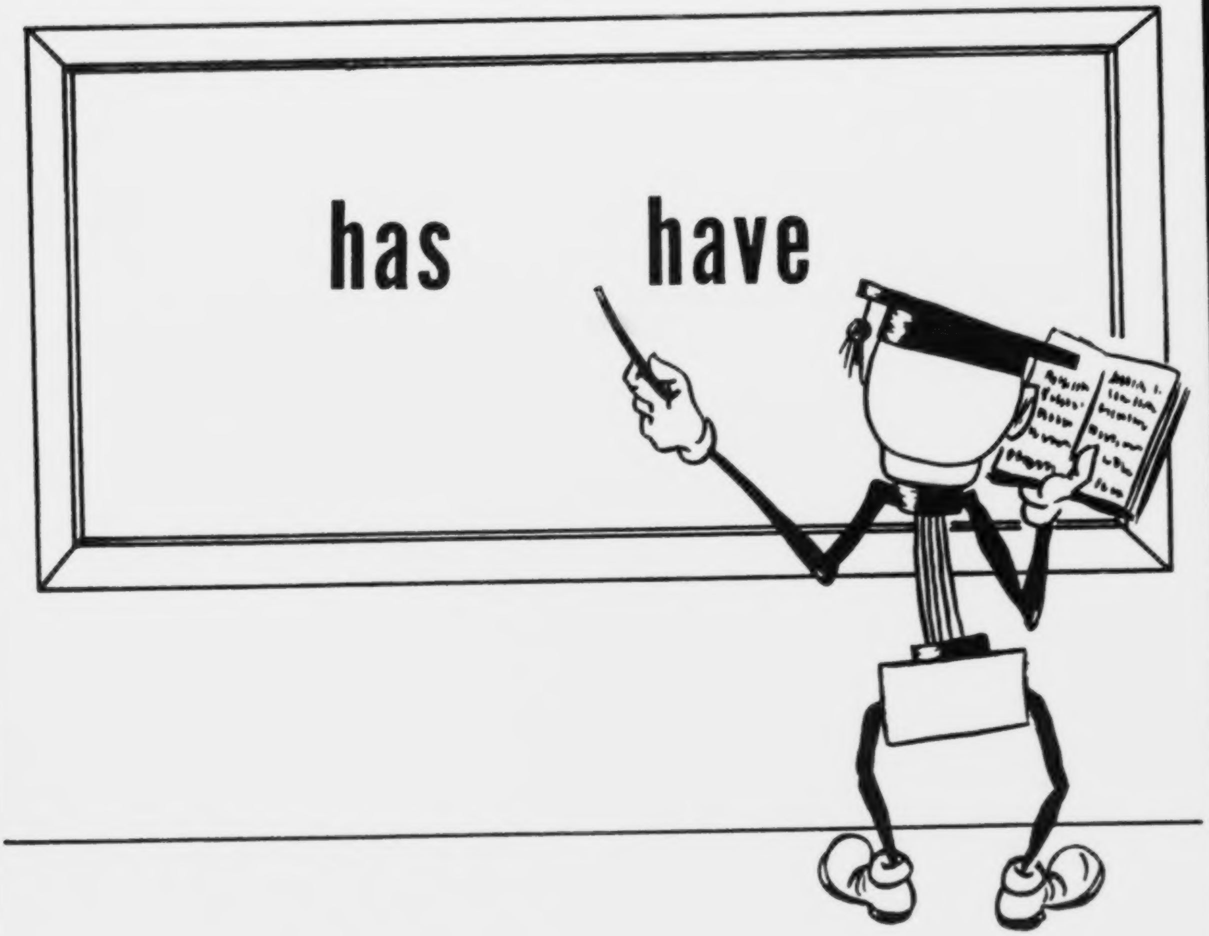


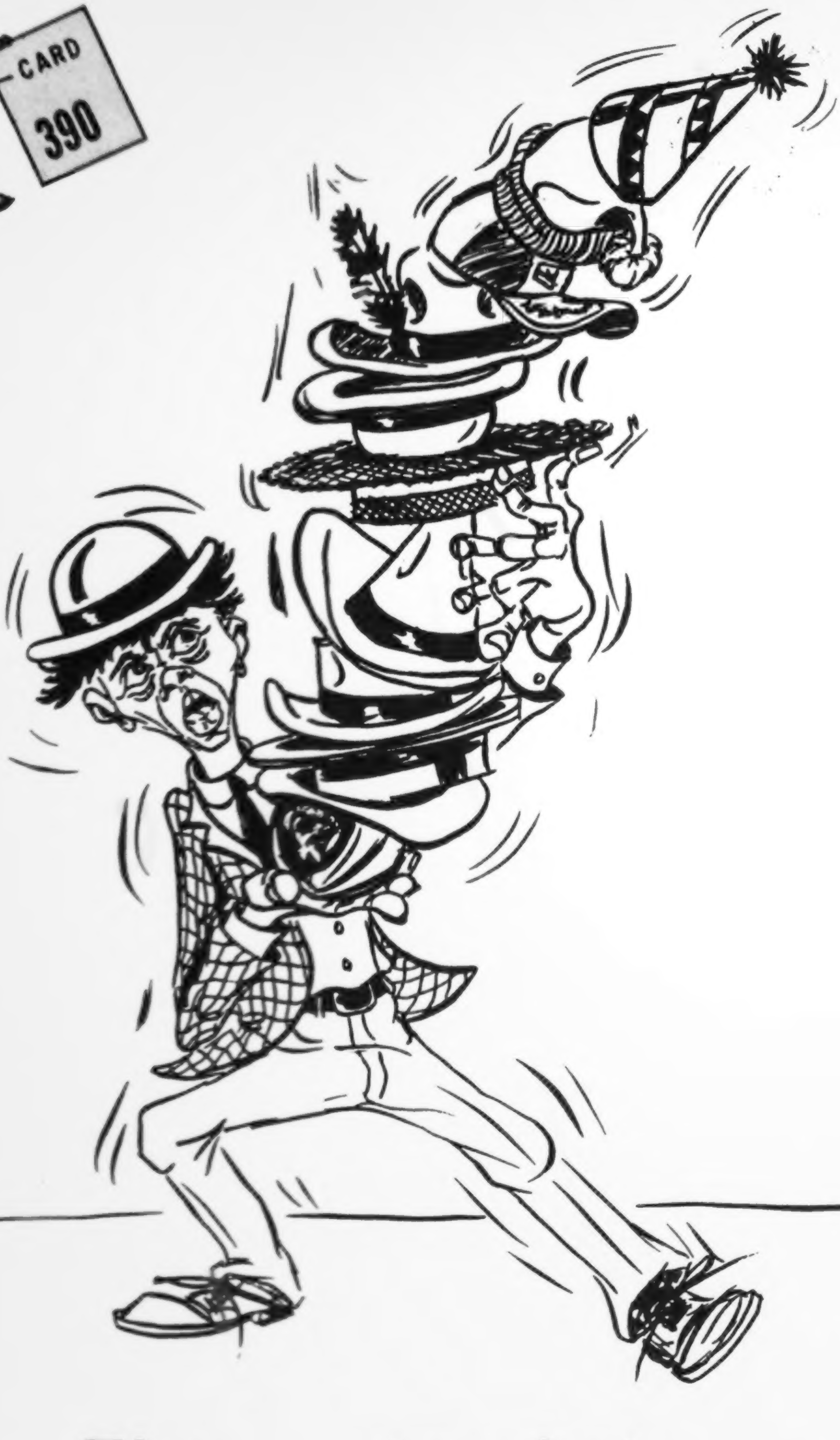
Pam



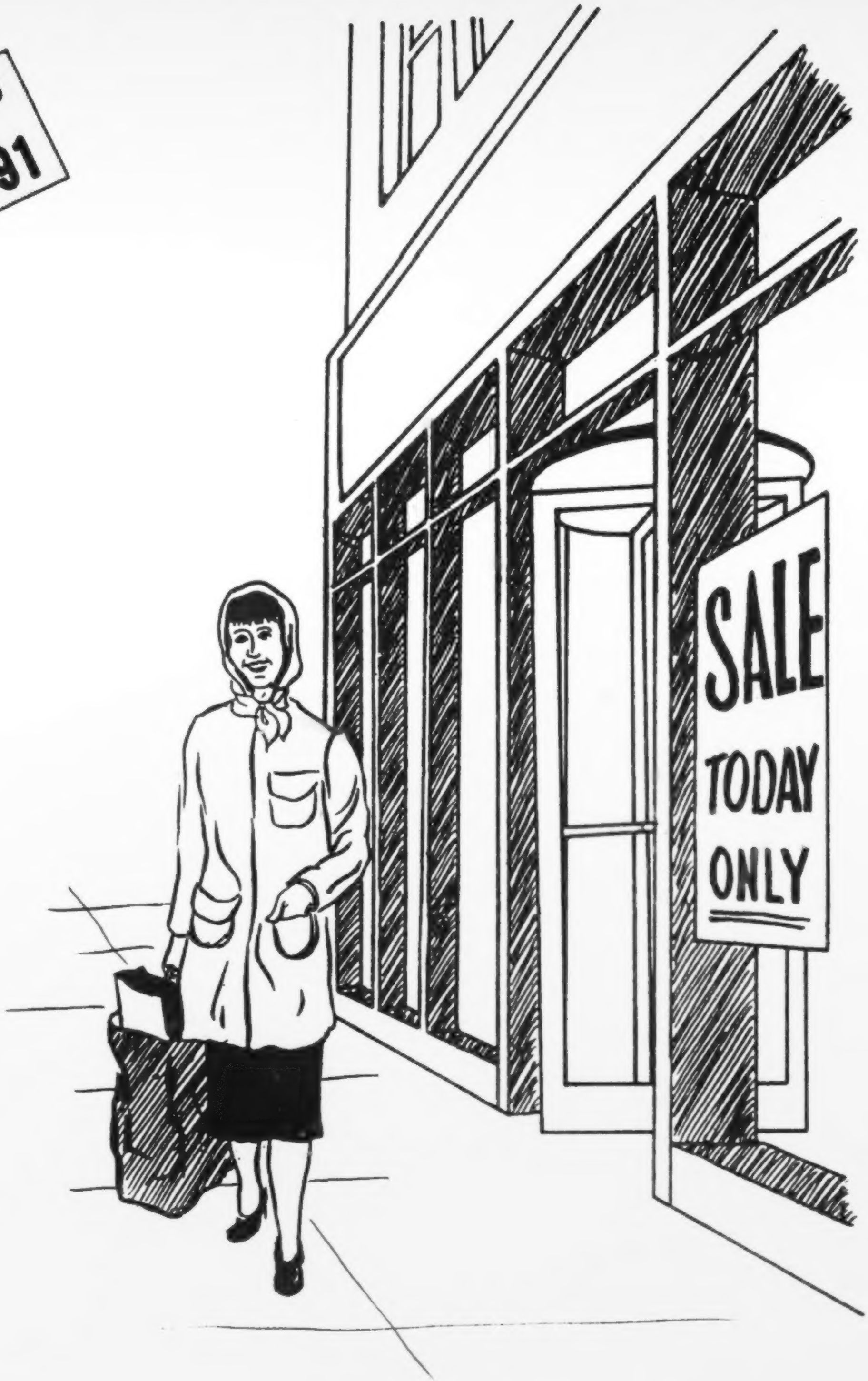
This woman is Pam.
Pam has an animal.
It is a cat.
The cat sits in the sun.
It has fun with Pam.
It can run and jump and
dig in the sand.

CARD
389

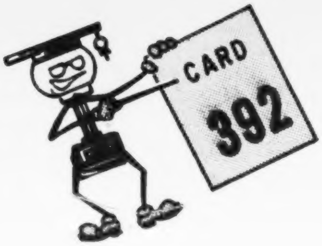

has
have

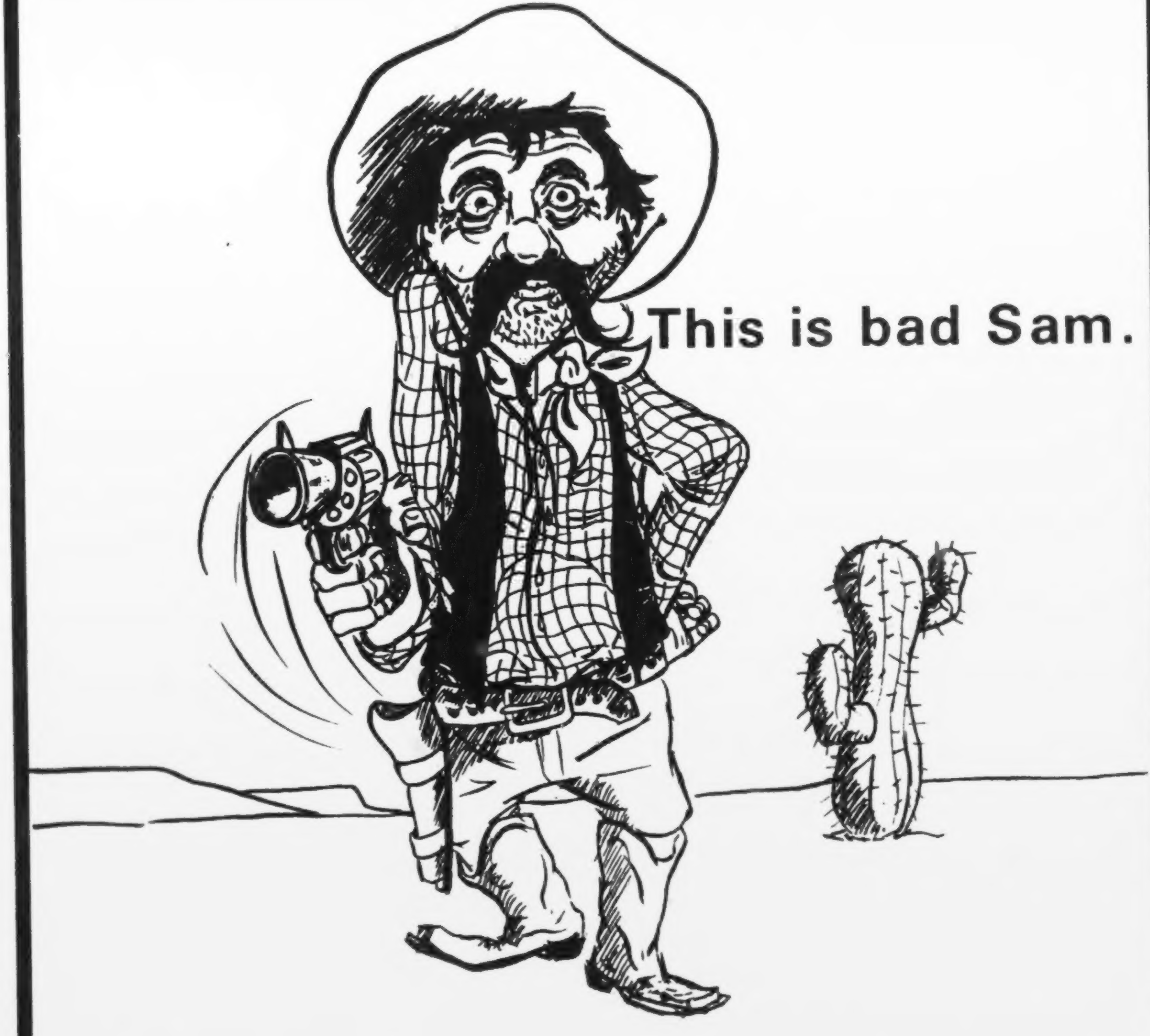


Tim_____ten hats.


SALE
TODAY
ONLY

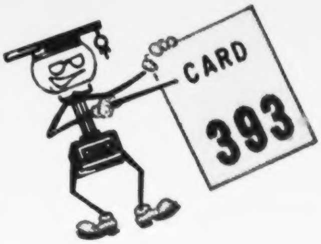
The woman ________ a big bag.





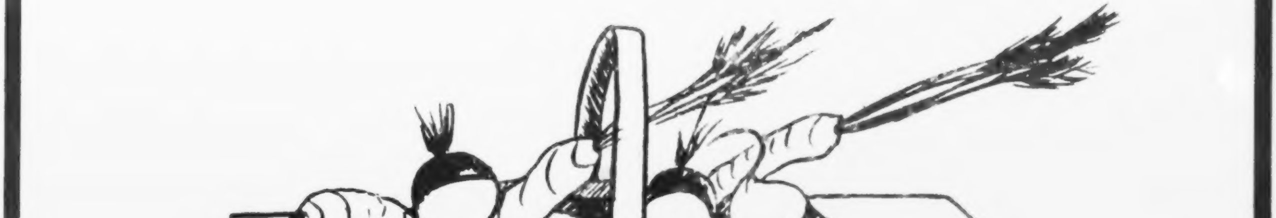
This is bad Sam.

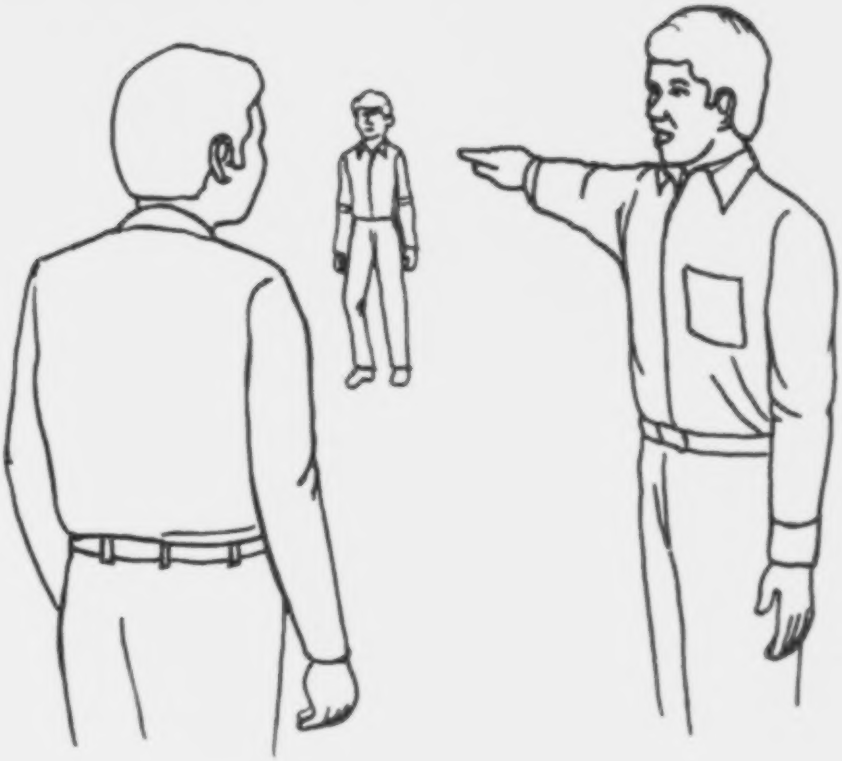
He___a big gun that he can draw.



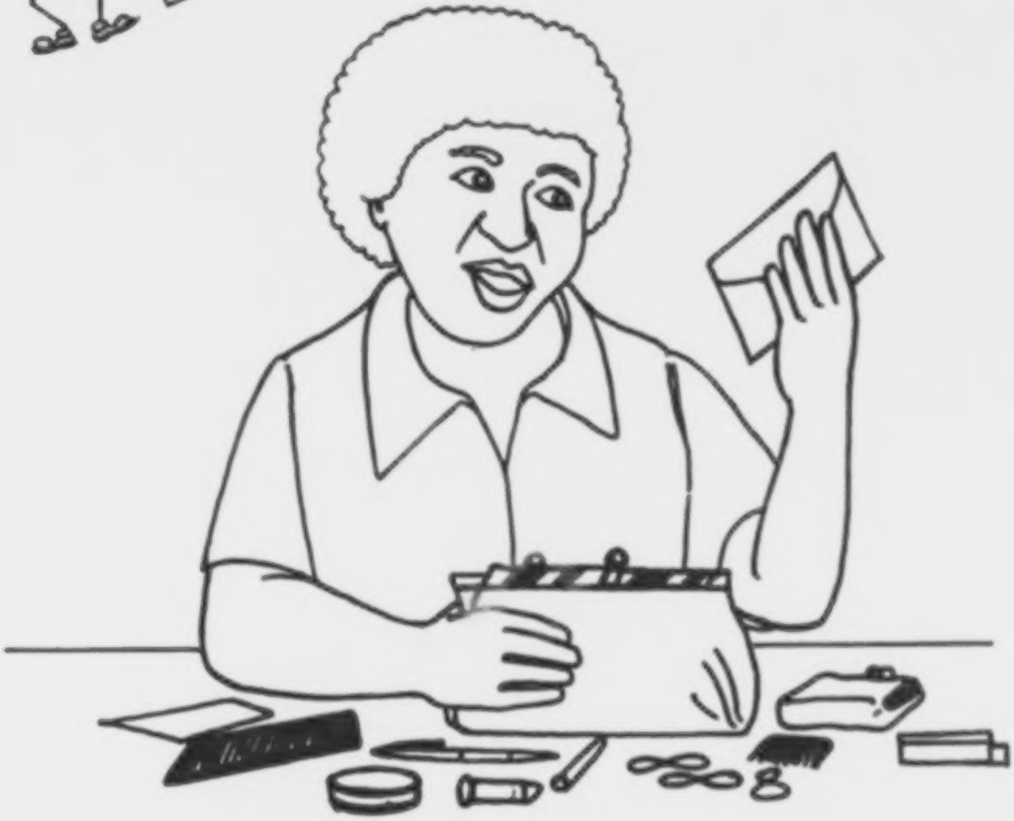
I_______ a big basket of

carrots and turnips.

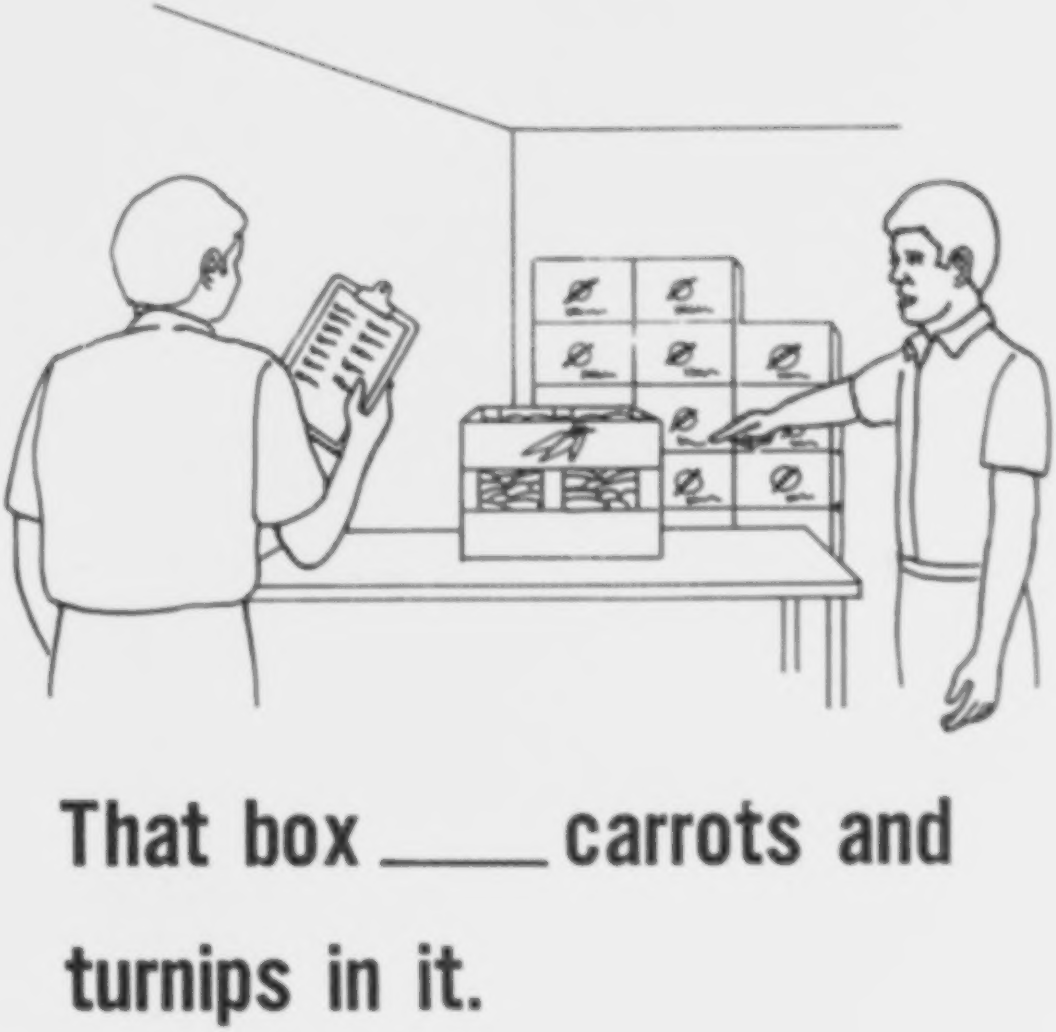




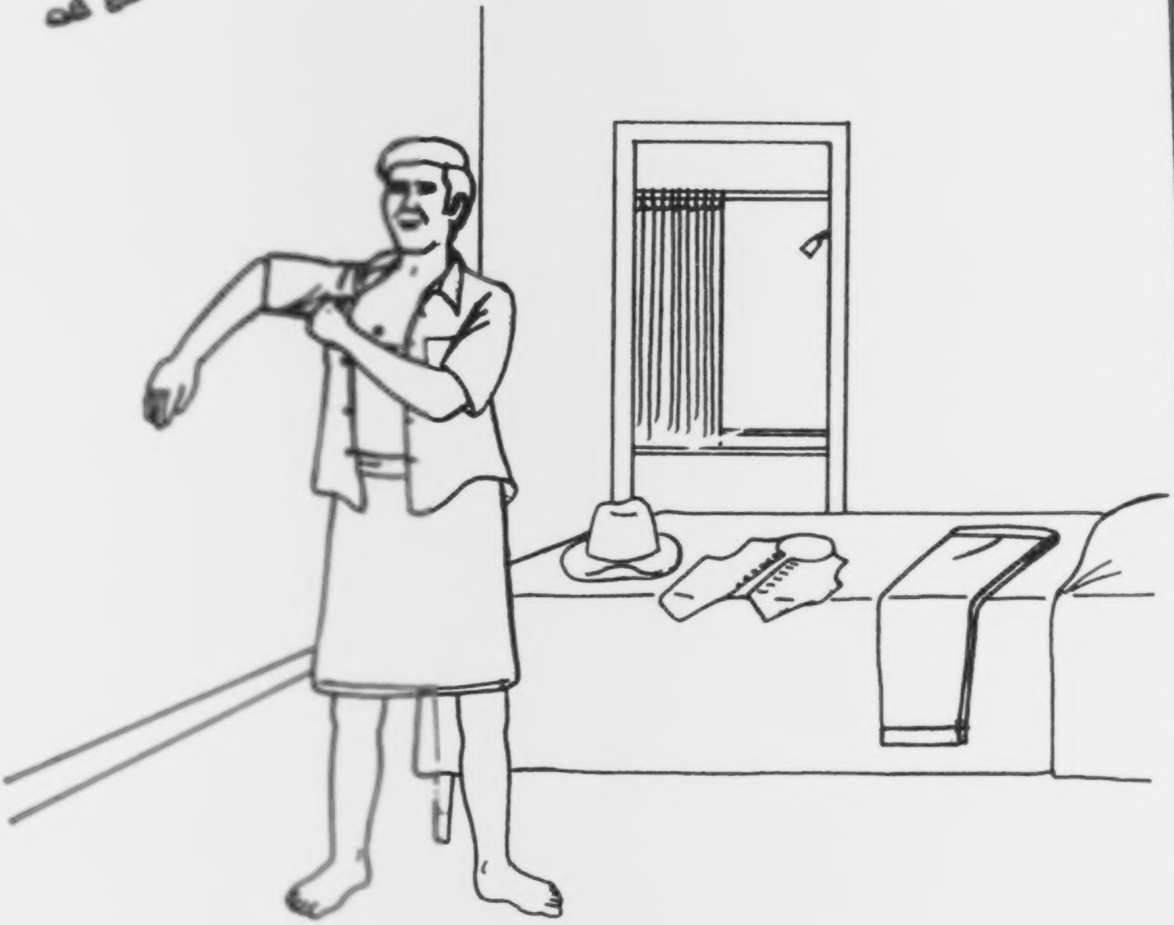
That man _____ a name.



That woman in red ____ a letter in her bag.

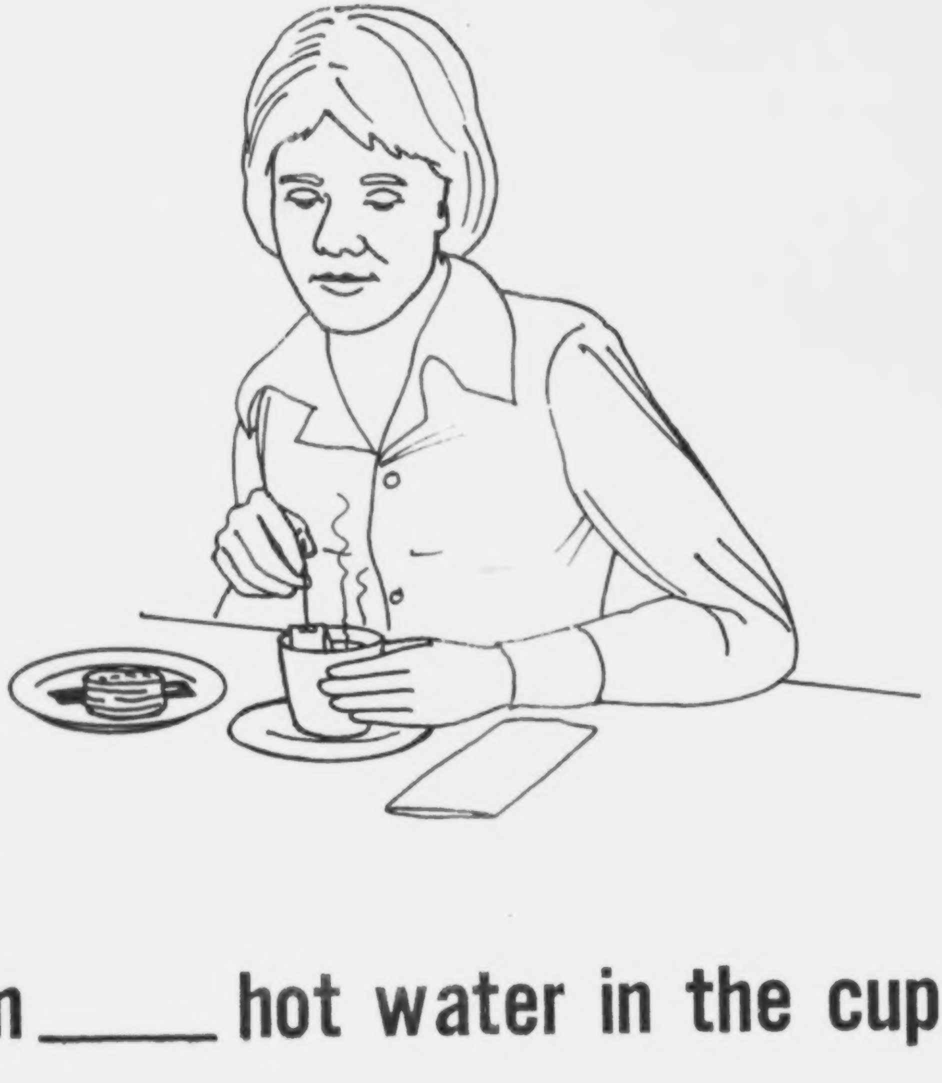


That box ____ carrots and turnips in it.

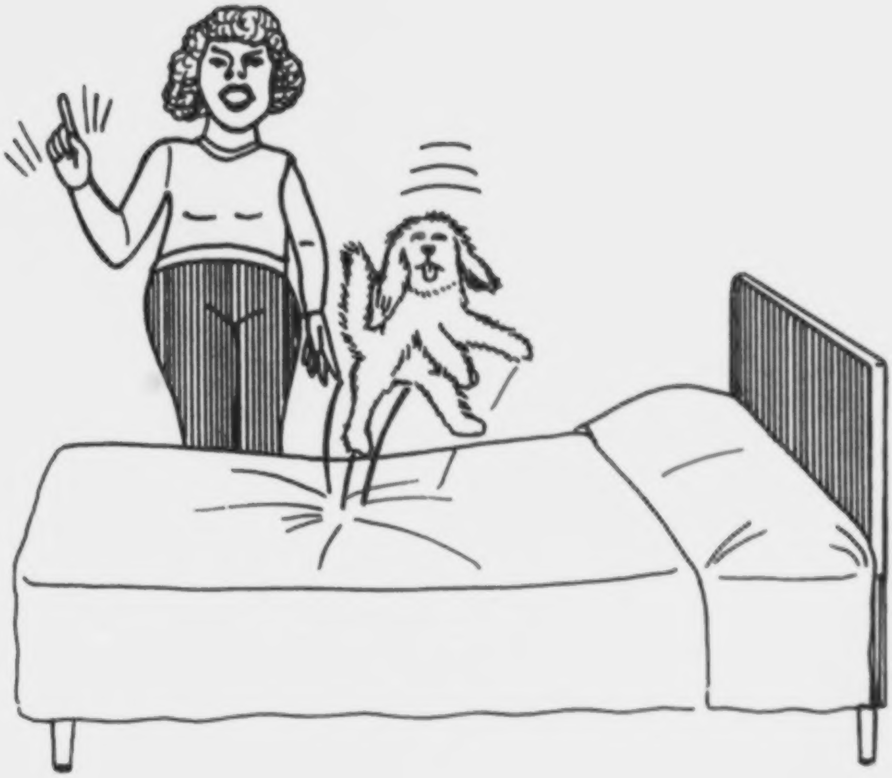


Sam ____ a vest, hat, and pants to put on.

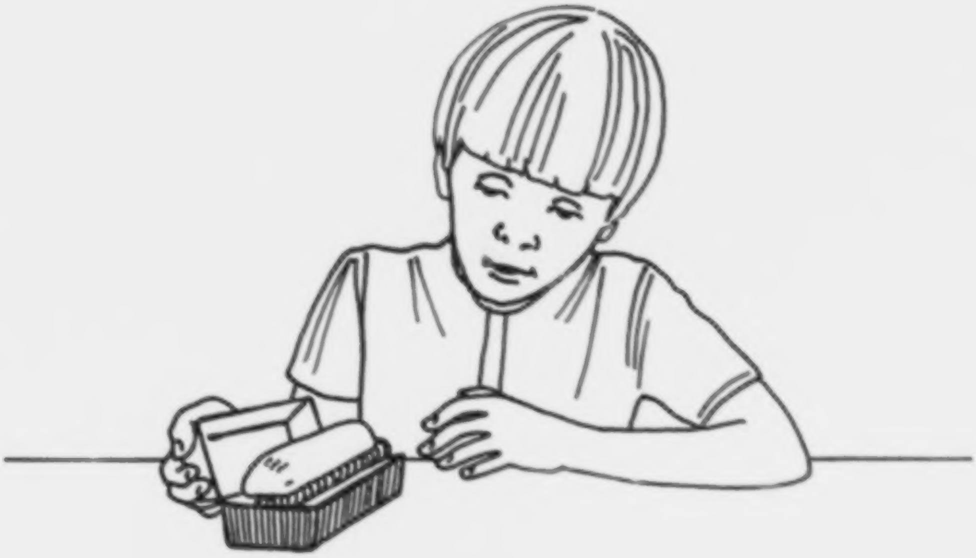
CARD 398



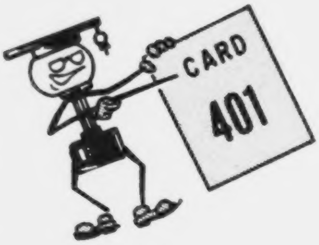
Pam _____ hot water in the cup.

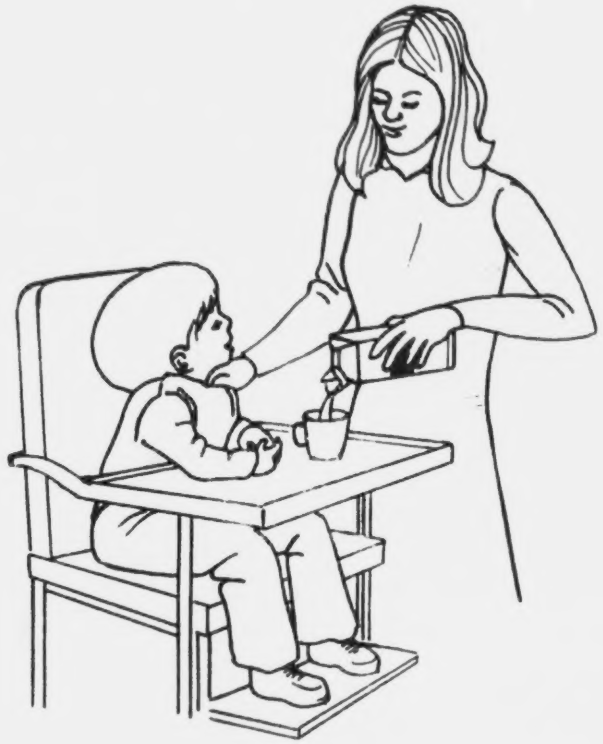


That dog (jumps, pumps) up on the bed.

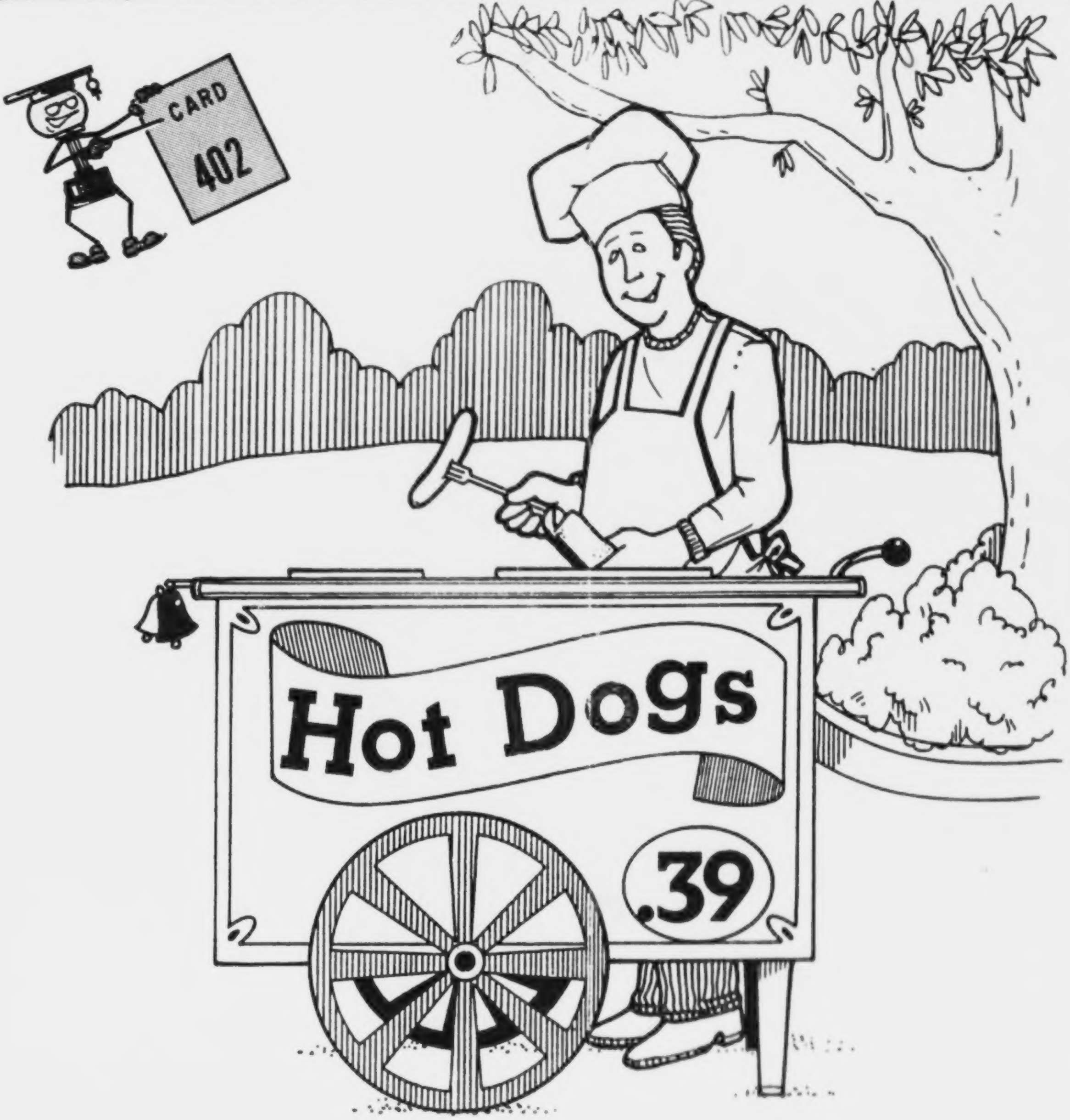


A hot dog and bun are in that (box, fox).



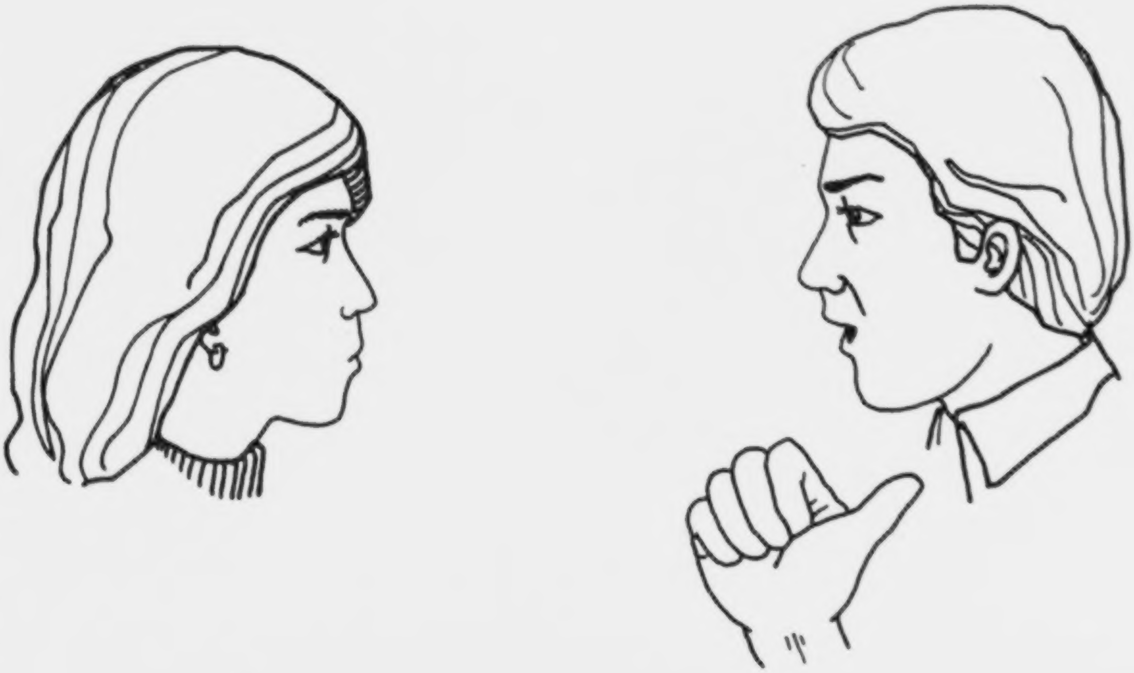


Is that (silk, milk) in the cup or is it water?


CARD
402
Hot Dogs
.39

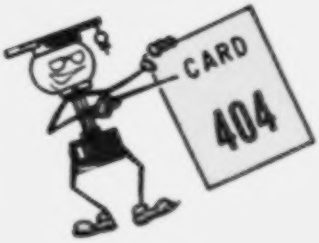
Tim has a (jab, job).

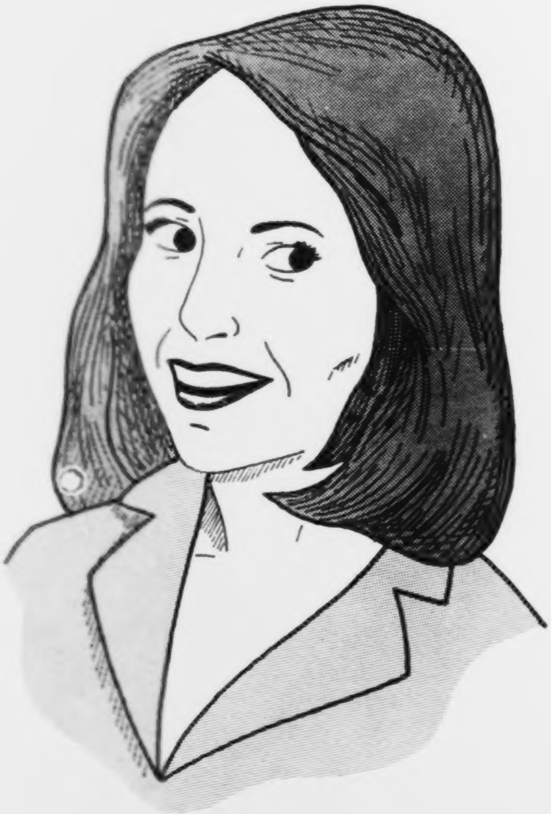
His job is to fix hot dogs
for people.



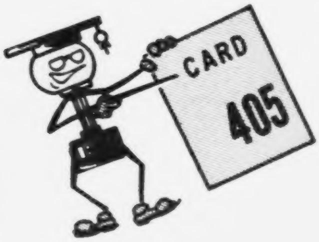
My (name, home) is not Bob.

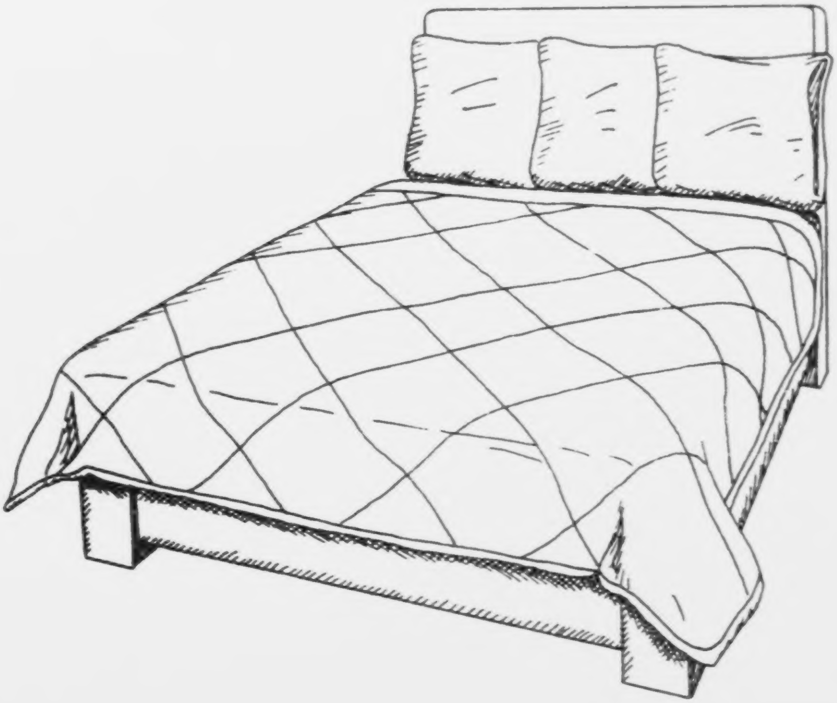
It is Tim.



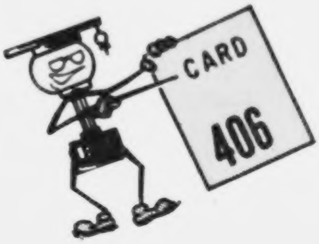


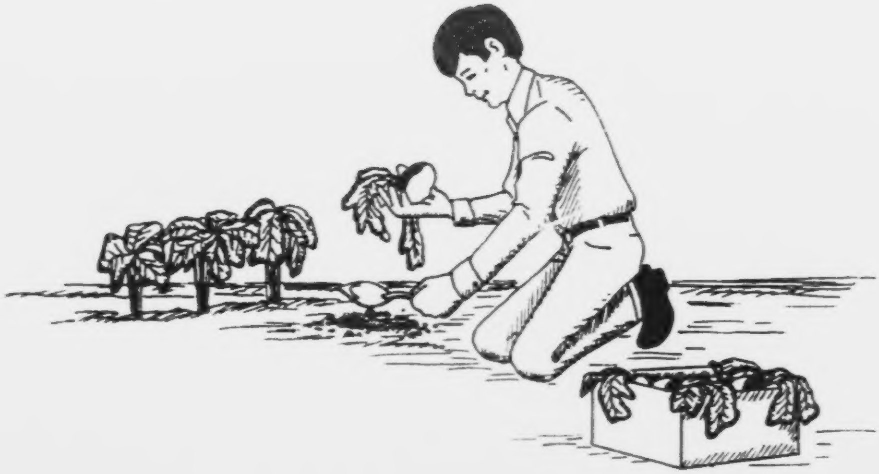
Pam is a (man, woman).



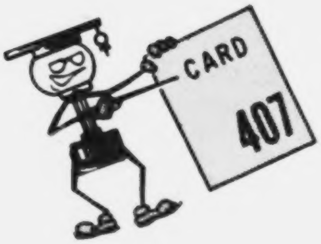


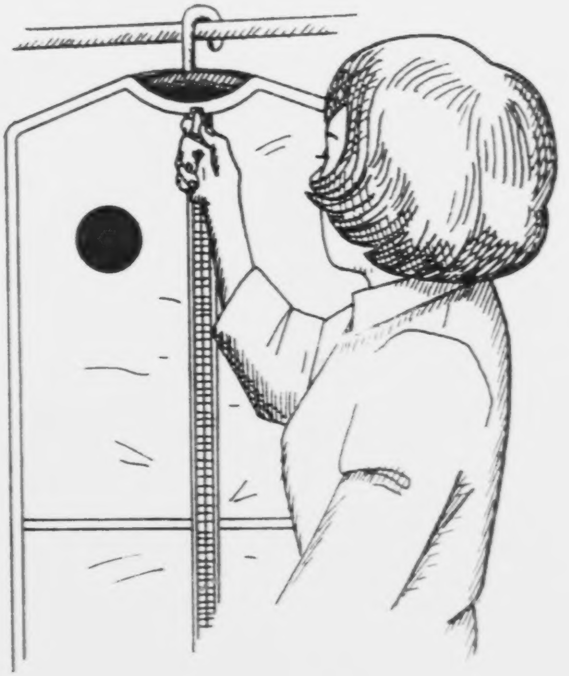
My bed has a big (quit, quilt) on it.



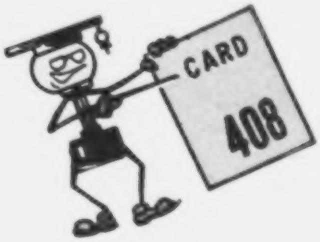


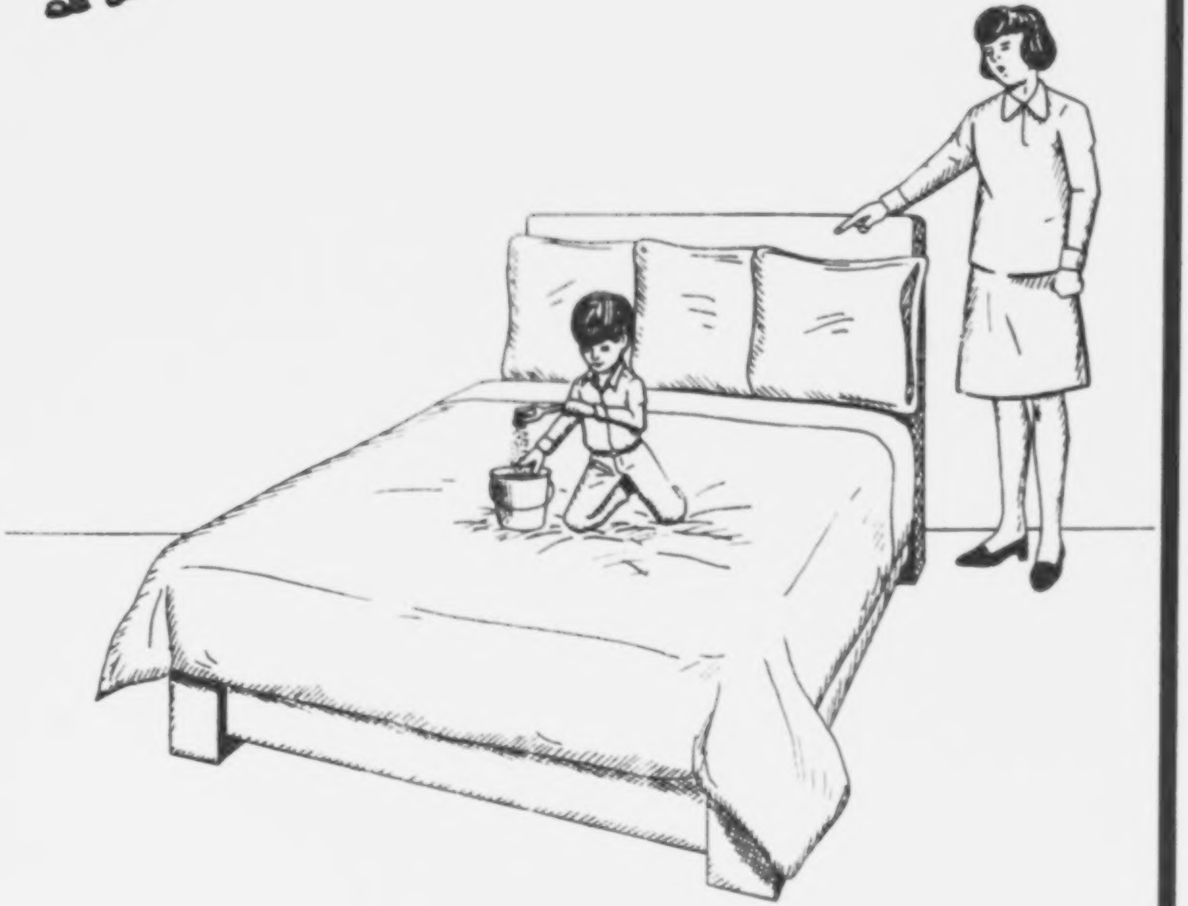
Sam puts the turnips in a (bag, box) .





Pam (zips, slips) up her big bag.



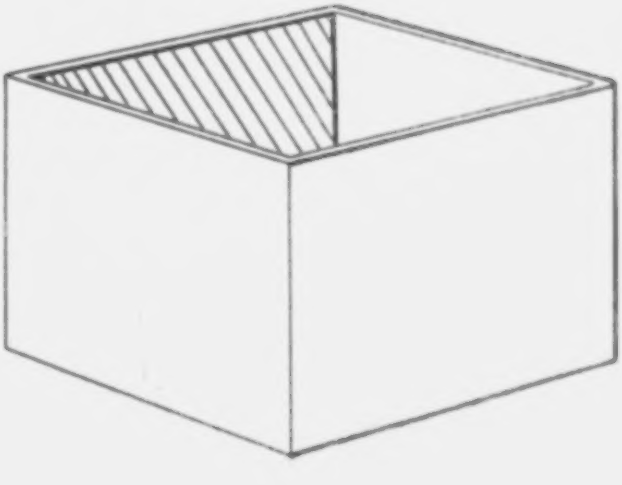


Bob, get off the bed!

Do not get (sand, send) on my bed!

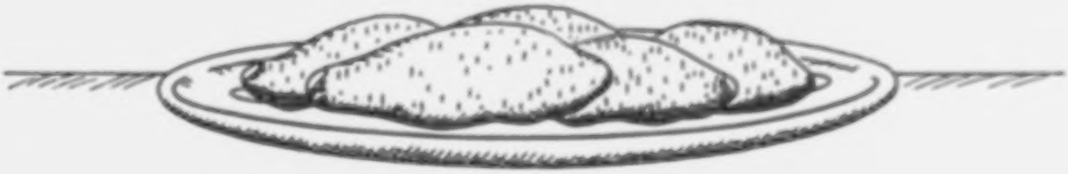
a e i o u

b_x



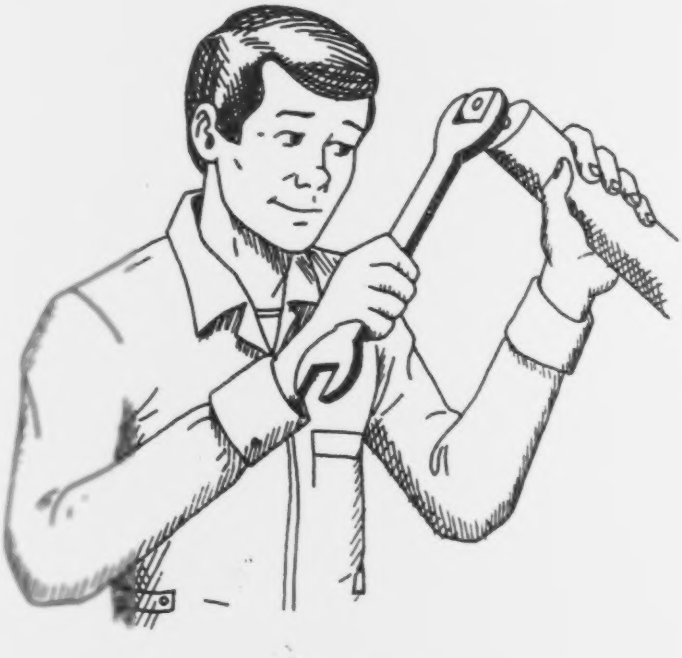
a e i o u

y_ms

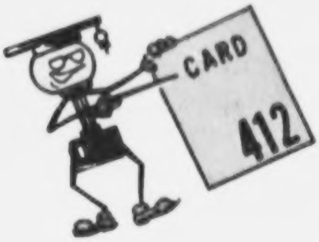


a e i o u

j_b

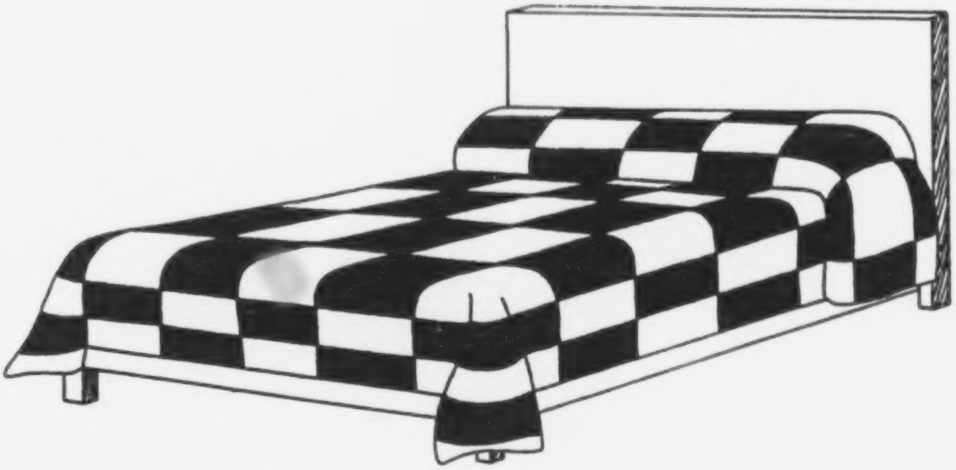


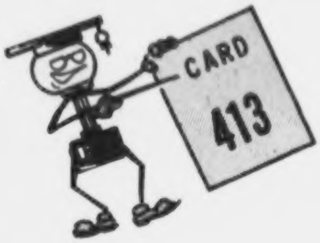
CS 430



a e i o u

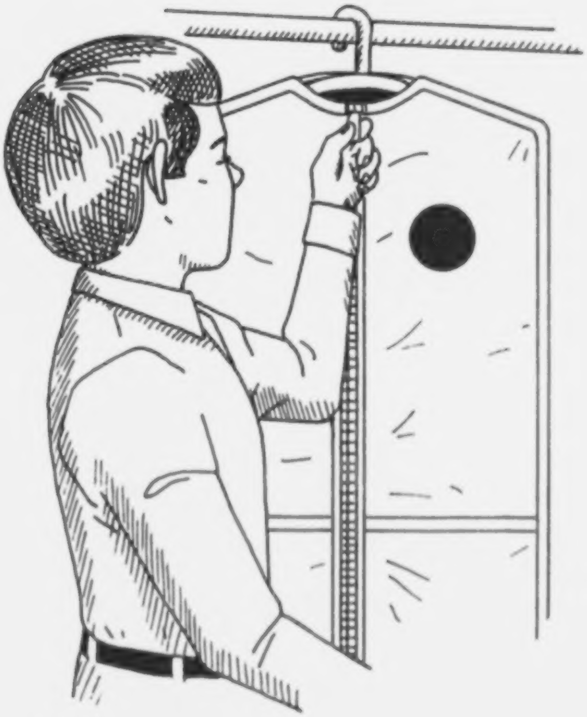
qu_lt





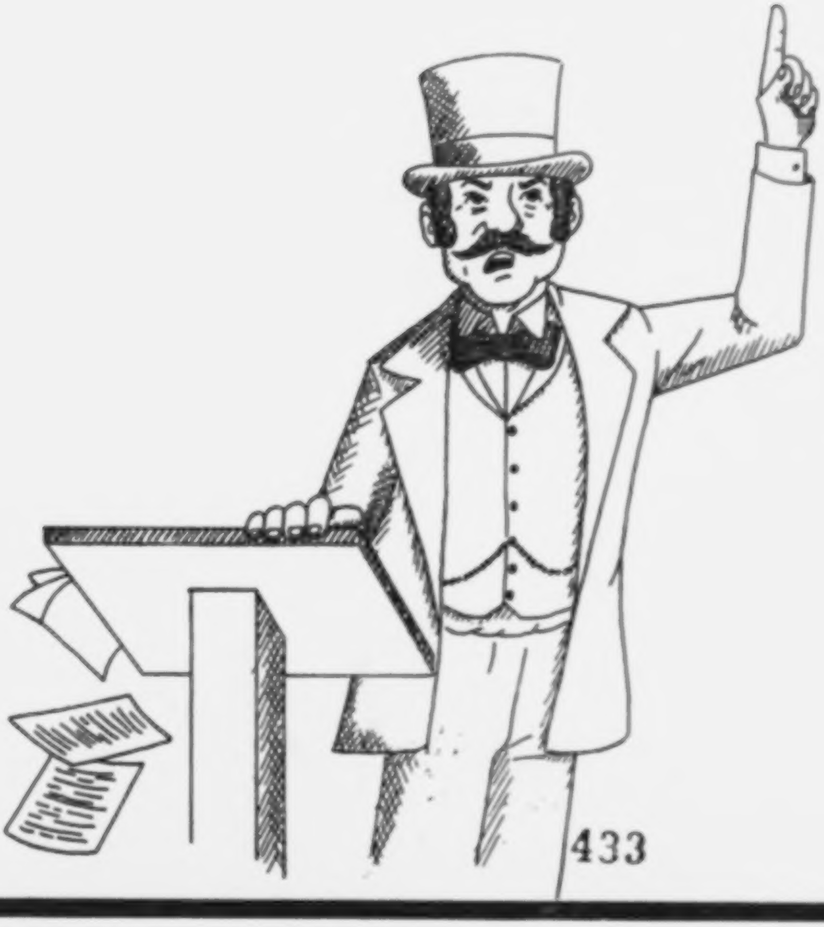
a e i o u

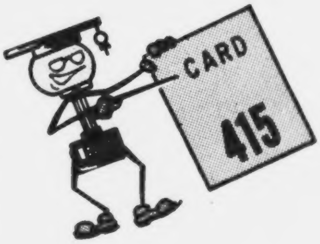
z_p



a e i o u

v_st

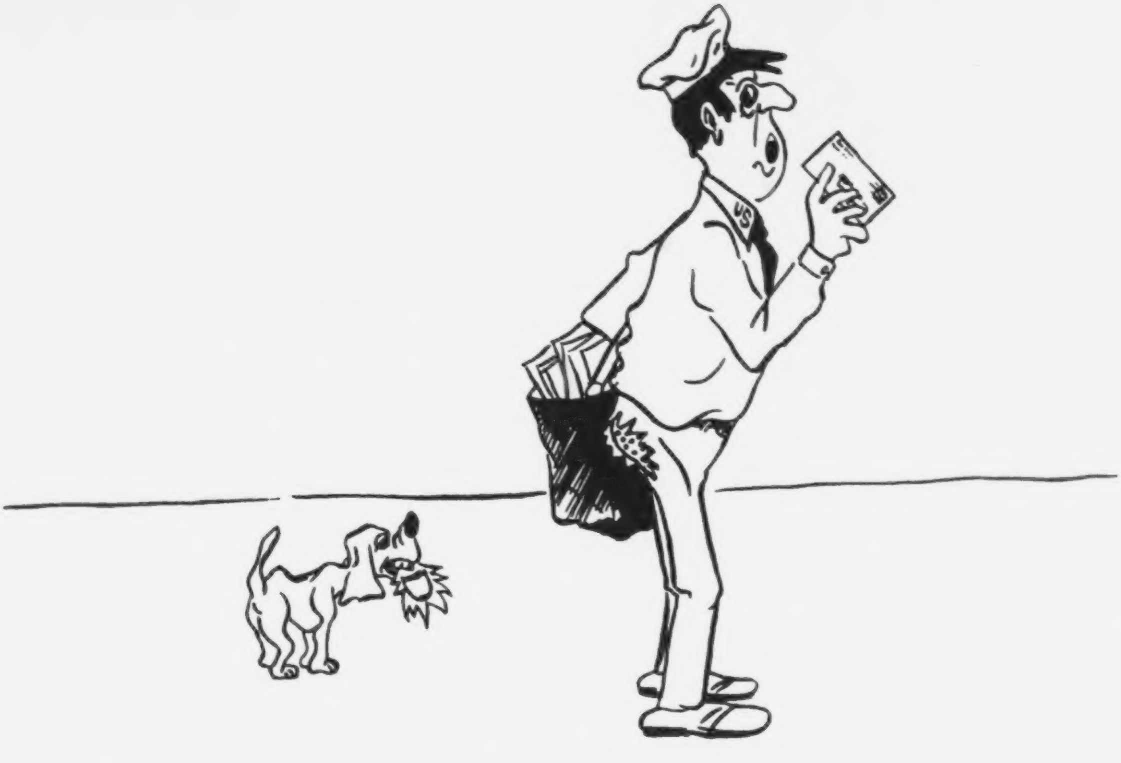




a e i o u

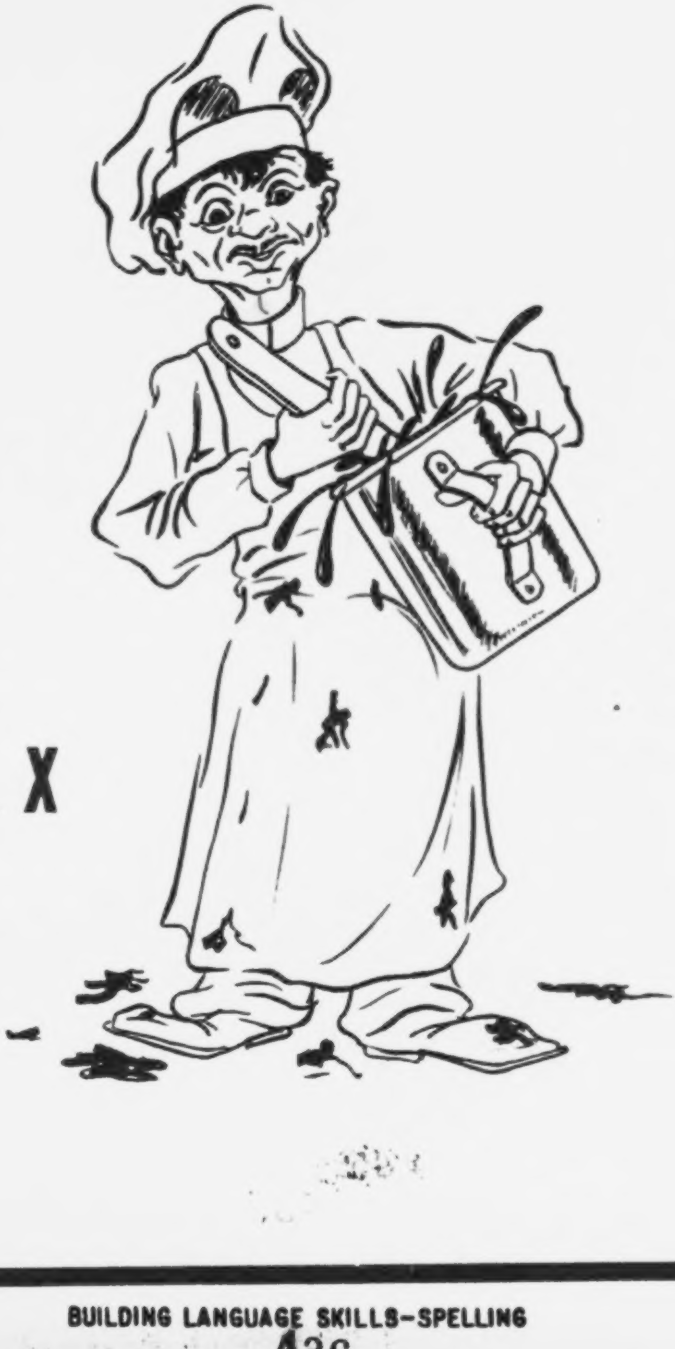
n_m_

a e i o u



r ___ p

z q y v j



m ____ x

alphabet

(al pha bet)

Aa Bb Cc Dd Ee

Ff Gg Hh Ii Jj

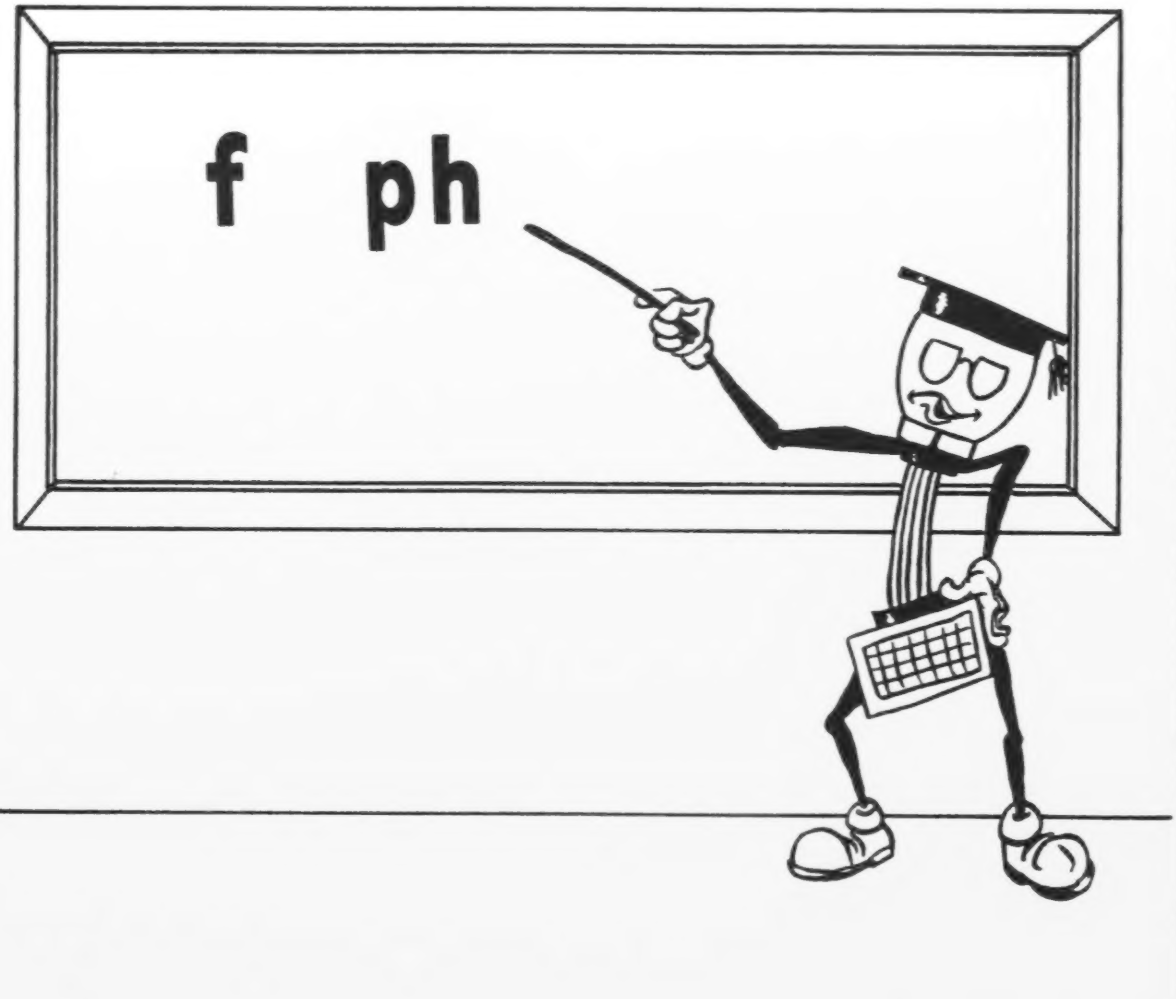
Kk Ll Mm Nn Oo

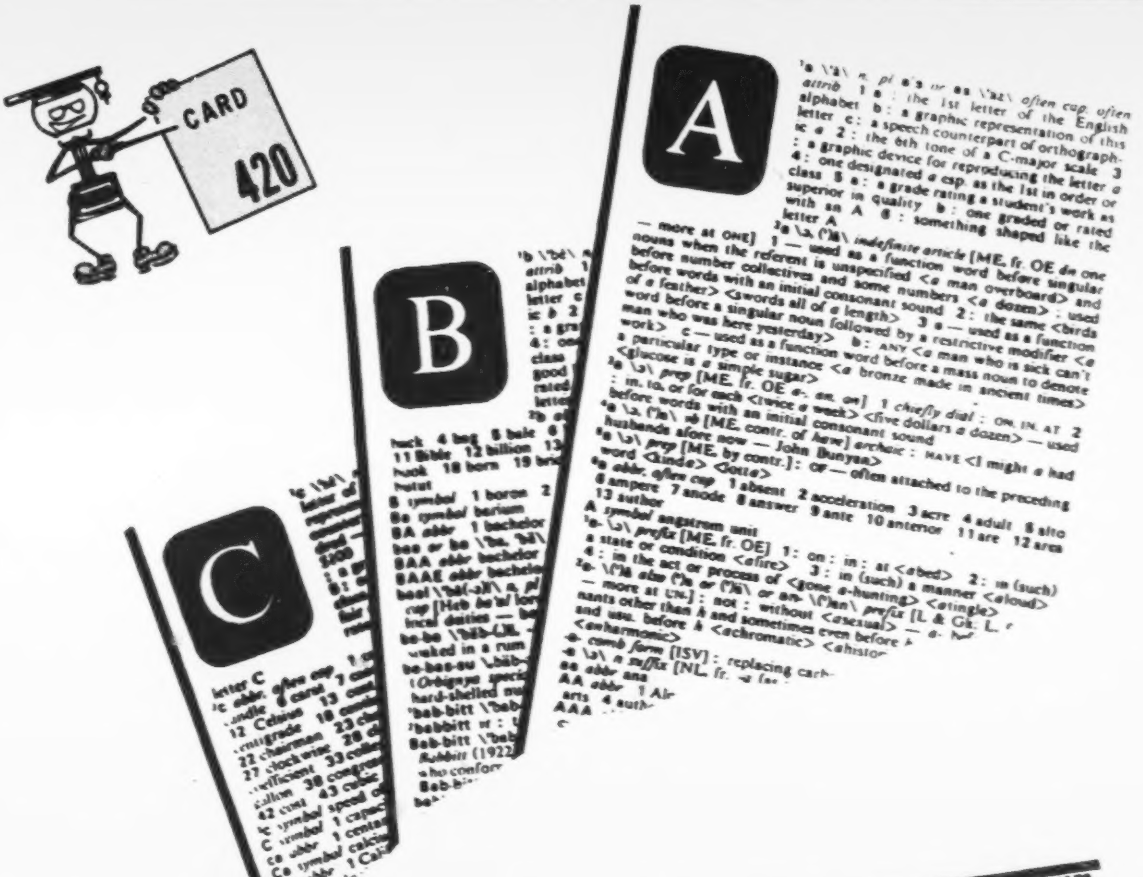
Pp Qq Rr Ss Tt

Uu Vv Ww Xx Yy

Zz

CARD
419


f ph


CARD
420
A
B
C

¹a \'ā\ *n, pl* a's *or* as \'āz\ *often cap, often attrib* 1 a : the 1st letter of the English alphabet b : a graphic representation of this letter c : a speech counterpart of orthographic *a* 2 : the 6th tone of a C-major scale 3 : a graphic device for reproducing the letter *a* 4 : one designated *a* esp. as the 1st in order or class 5 a : a grade rating a student's work as superior in quality b : one graded or rated with an A 6 : something shaped like the letter A

²a \ə, (')ā\ *indefinite article* [ME, fr. OE *ān* one — more at ONE] 1 — used as a function word before singular nouns when the referent is unspecified <*a* man overboard> and before number collectives and some numbers <*a* dozen> : used before words with an initial consonant sound 2 : the same <birds *of a* feather> <swords all of *a* length> 3 a — used as a function word before a singular noun followed by a restrictive modifier <*a* man who was here yesterday> b : ANY <*a* man who is sick can't work> c — used as a function word before a mass noun to denote a particular type or instance <*a* bronze made in ancient times> <glucose is *a* simple sugar>

³a \ə\ *prep* [ME, fr. OE *a-*, *an*, *on*] 1 *chiefly dial* : ON, IN, AT 2 : in, to, or for each <twice *a* week> <five dollars *a* dozen> — used before words with an initial consonant sound

⁴a \ə, (')a\ *vb* [ME, contr. of *have*] *archaic* : HAVE <I might *a* had husbands afore now — John Bunyan>

⁵a \ə\ *prep* [ME, by contr.] : OF — often attached to the preceding word <*kinda*> <*lotta*>

⁶a *abbr, often cap* 1 absent 2 acceleration 3 acre 4 adult 5 alto 6 ampere 7 anode 8 answer 9 ante 10 anterior 11 are 12 area 13 author

A *symbol* angstrom unit

¹a- \ə\ *prefix* [ME, fr. OE] 1 : on : in : at <*abed*> 2 : in (such) a state or condition <*afire*> 3 : in (such) a manner <*aloud*> 4 : in the act or process of <gone *a-hunting*> <*atingle*>

²a- \(')ā *also* (')a *or* (')ä\ *or* an- \(')an\ *prefix* [L & Gk; L, — more at UN-] : not : without <*asexual*> — a- be- nants other than *h* and sometimes even before *h* and usu. before *h* <*achromatic*> <*ahistor* <*anharmonic*>

-a- *comb form* [ISV] : replacing carb-

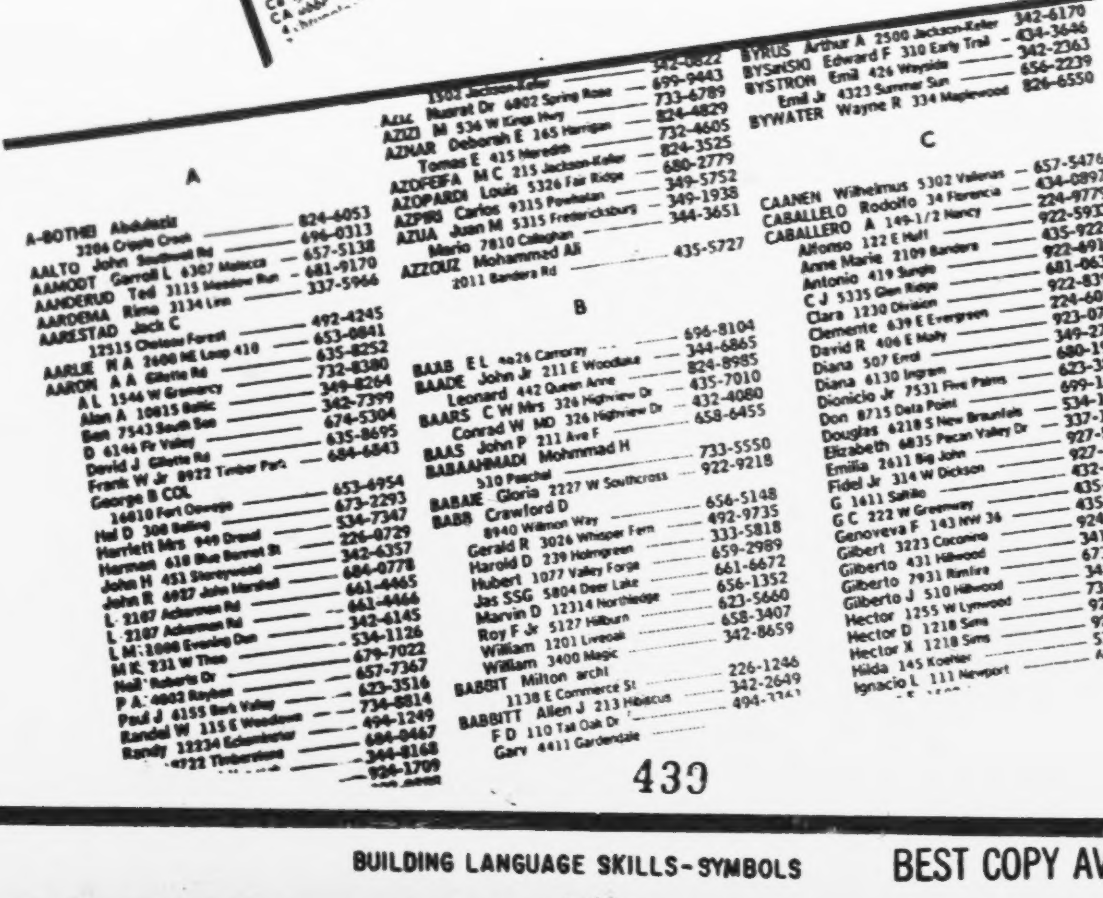
-a \ə\ *n suffix* [NL, fr. -a fe-

aa *abbr* ana

AA *abbr* 1 Air-

arts 4 auth-

AAA



3502 Jackson-Keller	342-0822
Aziz Nusrat Dr 6802 Spring Rose	699-9443
AZIZI M 534 W Kings Hwy	733-6789
AZNAR Deborah E 365 Harrigan	824-4829
Tomas E 415 Meredith	732-4605
AZOFEIFA M C 215 Jackson-Keller	824-3525
AZOPARDI Louis 5326 Fair Ridge	680-2779
AZPIRI Carlos 9315 Powhatan	349-5752
AZUA Juan M 5315 Fredericksburg	349-1938
Mario 7810 Callaghan	344-3651
AZZOUZ Mohammed Ali	
2011 Bandera Rd	435-5727

BYRUS Arthur A 2500 Jackson-Keller	342-6170
BYSINSKI Edward F 310 Early Trail	434-3646
BYSTRON Emil 426 Wayside	342-2363
Emil Jr 4323 Summer Sun	656-2239
BYWATER Wayne R 334 Maplewood	826-6550

A

A-BOTHEI Abdulaziz	824-6053
3204 Cripple Creek	696-0313
AALTO John Southwell Rd	657-5138
AAMODT Garroll L 6307 Malacca	681-9170
AANDERUD Ted 3115 Meadow Run	337-5966
AARDEMA Rimo 3134 Linn	
AARESTAD Jack C	
12515 Chelsea Forest	492-4245
AARLIE H A 2600 NE Loop 410	653-0841
AARON A A Gillette Rd	635-8252
A L 1546 W Gramercy	732-8380
Alan A 10815 Baltic	349-8264
Ben 7543 South Sea	342-7399
D 6146 Fir Valley	674-5304
David J Gillette Rd	635-8695
Frank W Jr 8922 Timber Path	684-6843
George B COL	
16810 Fort Oswego	653-6954
Hal D 308 Balling	673-2293
Harriett Mrs 949 Drexel	534-7347
Herman 618 Blue Bonnet St	226-0729
John H 451 Storeywood	342-6357
John R 6927 John Marshall	684-0778
L 2107 Ackerman Rd	661-4465
L 2107 Ackerman Rd	661-4466
L M 1000 Evening Dun	342-6145
M K 231 W Thea	534-1126
Nell Roberts Dr	679-7022
P A 4802 Rayburn	657-7367
Paul J 6155 Bark Valley	623-3516
Randel W 115 E Woodlawn	734-8814
Randy 12234 Schoolmaster	494-1249
4722 Timberstone	684-0467
	344-8168
	924-1709

B

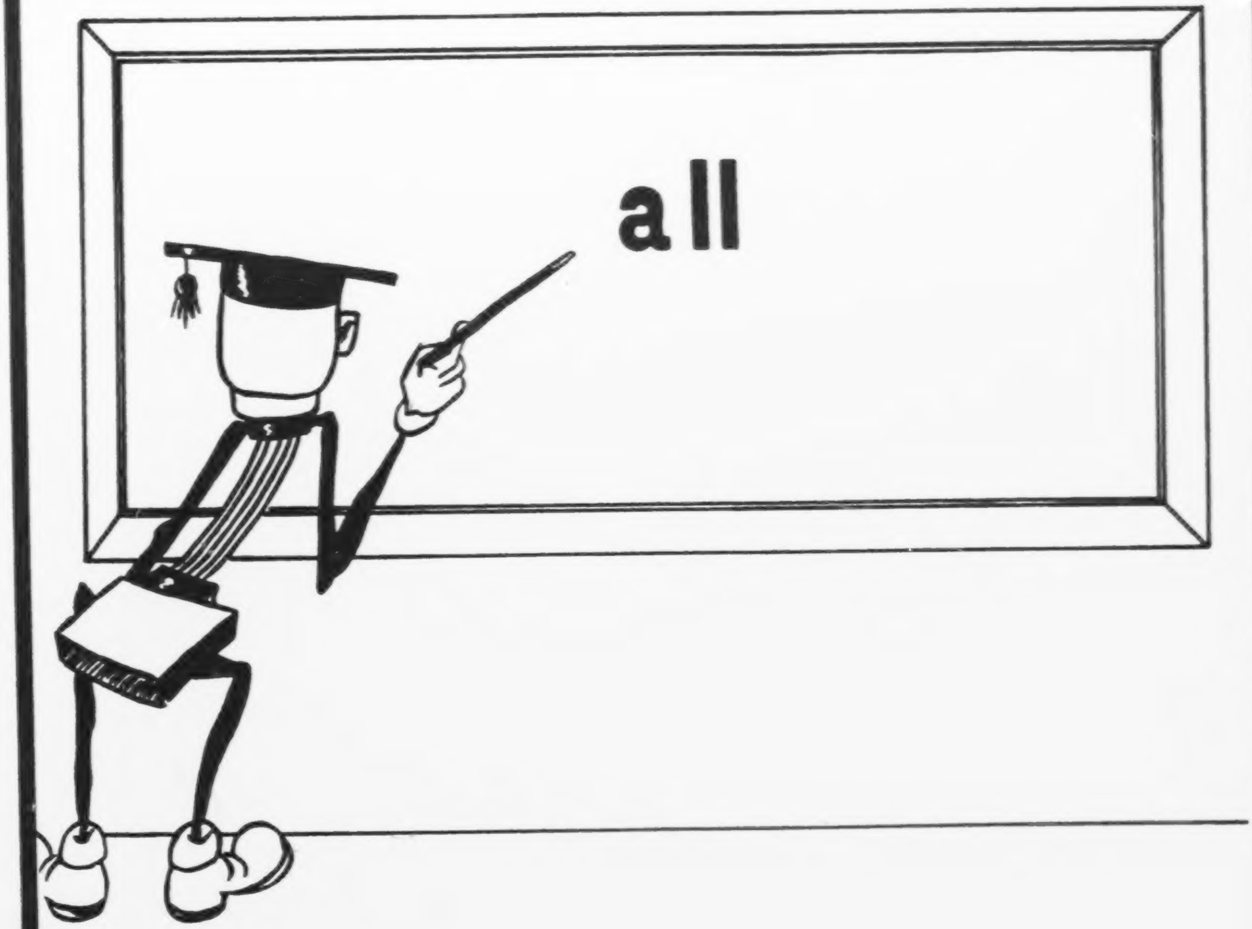
BAAB E L 4426 Camoray	696-8104
BAADE John Jr 211 E Woodlawn	344-6865
Leonard 442 Queen Anne	824-8985
BAARS C W Mrs 326 Highview Dr	435-7010
Conrad W MD 326 Highview Dr	432-4080
BAAS John P 211 Ave F	658-6455
BABAAHMADI Mohammad H	
510 Peachtel	733-5550
BABAIE Gloria 2227 W Southcross	922-9218
BABB Crawford D	
8940 Wilmon Way	656-5148
Gerald R 3026 Whisper Fern	492-9735
Harold D 239 Holmgreen	333-5818
Hubert 1077 Valley Forge	659-2989
Jas SSG 5804 Deer Lake	661-6672
Marvin D 12314 Northridge	656-1352
Roy F Jr 5127 Hilburn	623-5660
William 1201 Liveoak	658-3407
William 3400 Magic	342-8659
BABBIT Milton archt	
1138 E Commerce St	226-1246
BABBITT Allen J 213 Hibiscus	342-2649
F D 110 Tall Oak Dr	494-
Gary 4411 Gardendale	

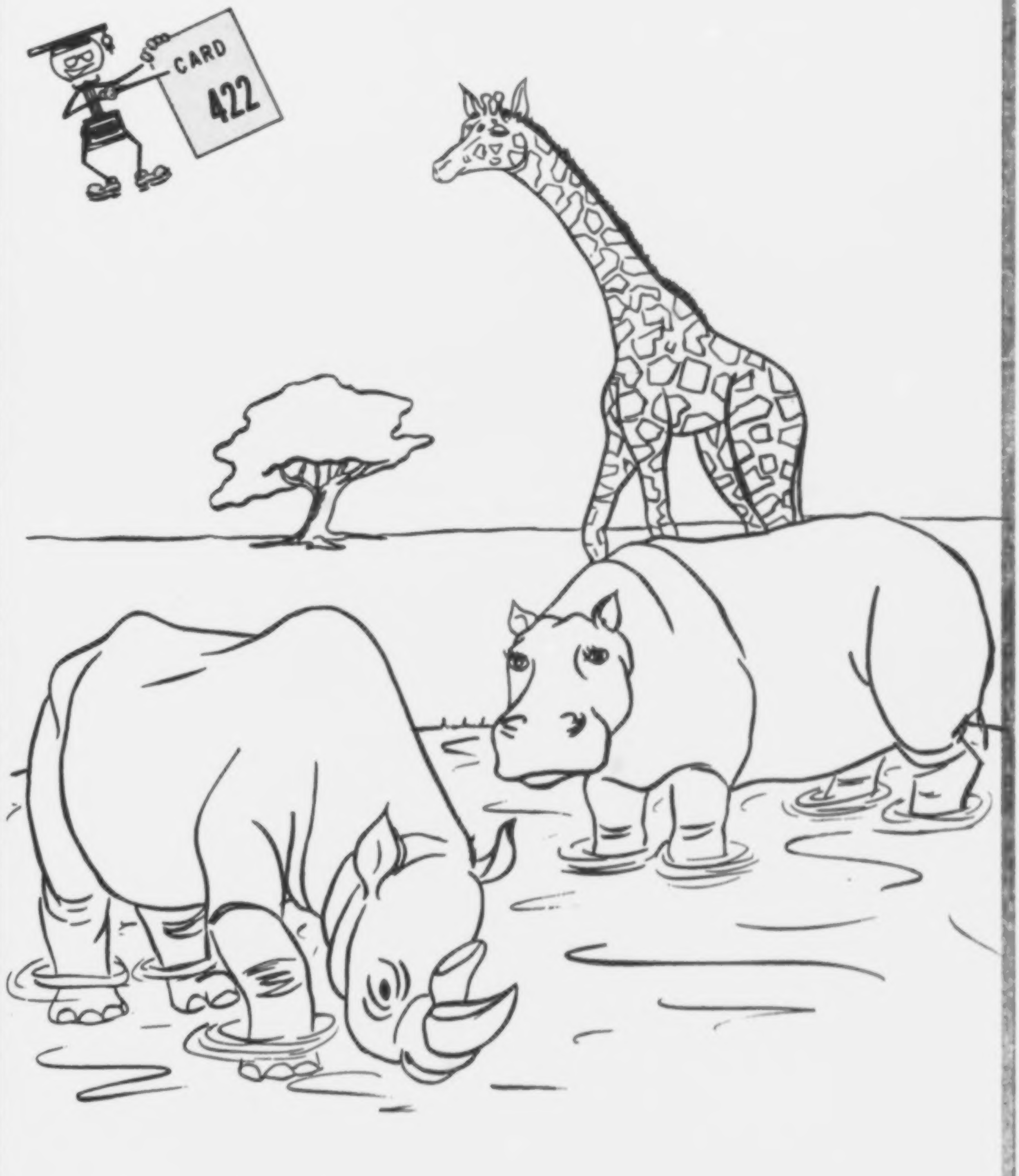
C

CAANEN Wilhelmus 5302 Valenas	657-5476
CABALLELO Rodolfo 34 Florencia	434-0897
CABALLERO A 149-1/2 Nancy	224-9779
Alfonso 122 E Hall	922-5933
Anne Marie 2109 Bandera	435-9221
Antonio 419 Sungle	922-6911
C J 5335 Glen Ridge	681-0632
Clara 1230 Division	922-8391
Clemente 639 E Evergreen	224-6020
David R 406 E Mally	923-0726
Diana 507 Errol	349-2792
Diana 6130 Ingram	680-1906
Dionicio Jr 7531 Five Palms	623-3865
Don 8715 Dela Point	699-1412
Douglas 6218 S New Braunfels	534-1348
Elizabeth 6835 Pecan Valley Dr	337-1218
Emilia 2611 Big John	927-5168
Fidel Jr 314 W Dickson	927-6538
G 1611 Saltillo	432-1641
G C 222 W Greenway	435-2148
Genoveva F 143 NW 36	435-0989
Gilbert 3223 Coconino	924-3802
Gilberto 431 Hillwood	341-1098
Gilberto 7931 Rimfire	673-5345
Gilberto J 510 Hillwood	342-1567
Hector 1255 W Lynwood	733-0240
Hector D 1218 Sims	923-1466
Hector X 1218 Sims	923-2455
Hilda 145 Koehler	532-5010
Ignacio L 111 Newport	456-5186

BEST COPY AVAILABLE

CARD
421


all



All the animals are big.

Aa
a
all
alphabet
am
an
and
animal
answer
are

Bb
bad
bag
basket
bat
bed
bib
big
Bob
box
bun

Cc
can
cap
carrot
cat
cotton
cup
cut

Dd
dig
dog
draw

Ee

Ff
fan
fun

Gg
get
gun

Hh
ham
has
hat
have
he
hot

Ii
I
in
is
it

Jj
job
jump

Kk
kitten

Ll
lamp
letter
lid
line

Mm
man
map
mat
men
mend
milk
mom
mop
my

Nn
name
Nan
nap
no
not

Oo
off
on
or
over

Pp
Pam
pan
pants
people
pin
plant
pot
put

Qq
quilt
question

Rr
rabbit
rat
red
rip
run

Ss
Sam
sand
sit
stop
strip
story
sun
swim

Tt
ten
that
the
these
this
those
Tim
top
turnip

Uu
up

Vv
vest

Ww
water
wet
woman
word
write

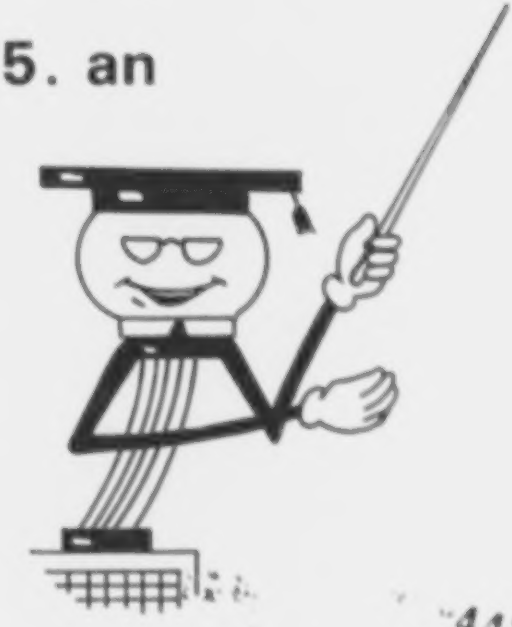
Xx

Yy
yes

Zz
zip

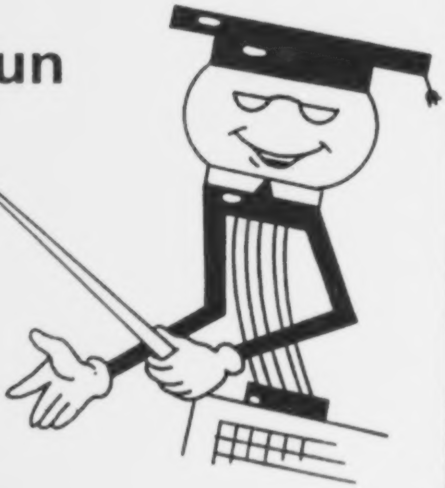
"a" review words

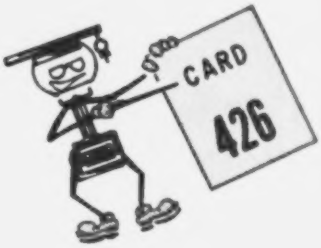
1. a
2. all
3. alphabet
4. am
5. an
6. and
7. animal
8. answer
9. are
10. ax



"b" review words

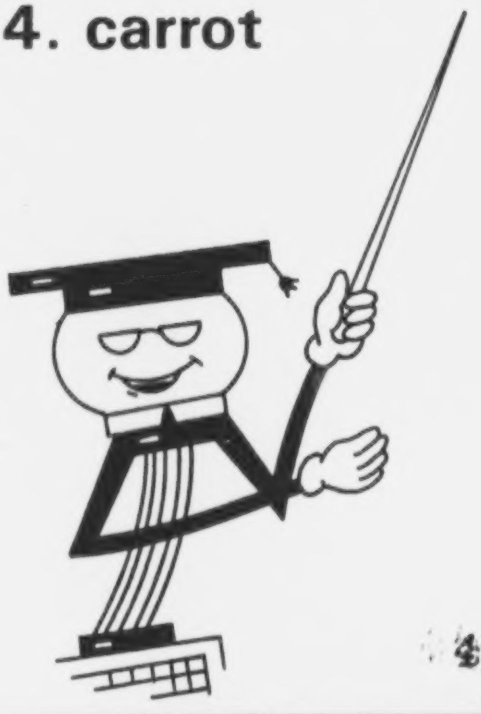
1. bad
2. bag
3. basket
4. bat
5. bed
6. bet
7. bib
8. big
9. Bob
10. box
11. bug
12. bun
13. but

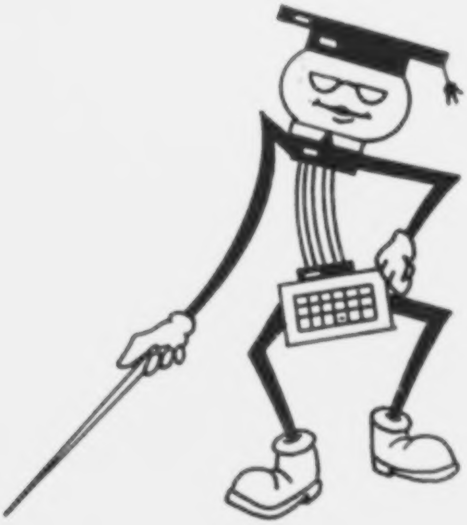




"c" review words

1. cab
2. can
3. cap
4. carrot
5. cat
6. cotton
7. cup
8. cut



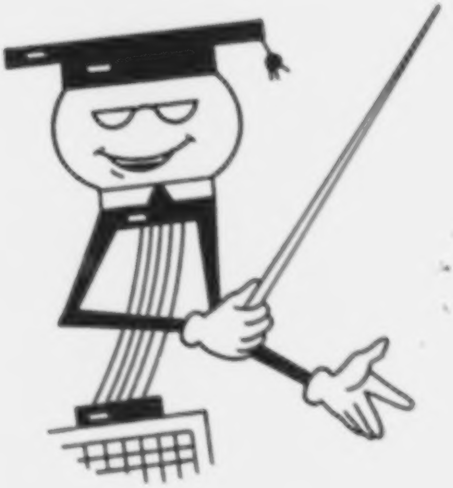


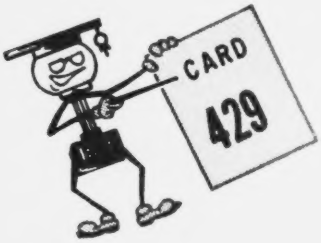
"d" review words

1. Dad
2. did
3. dig
4. dip
5. dog
6. draw

"f and g" review words

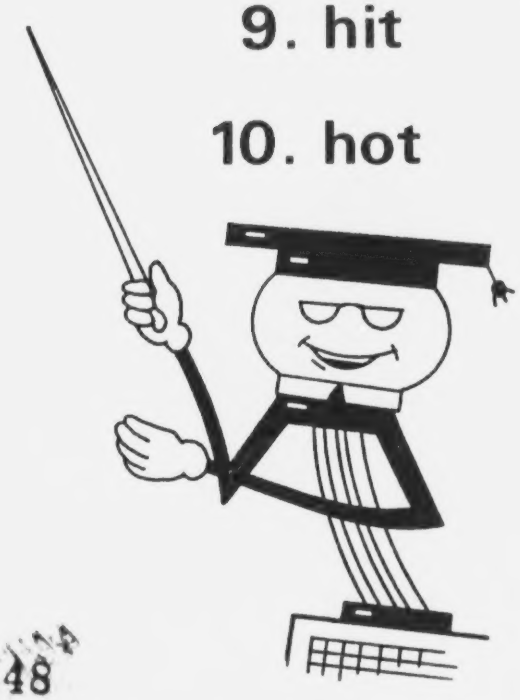
1. fan
2. fat
3. fix
4. fun
5. gas
6. get
7. got
8. gun

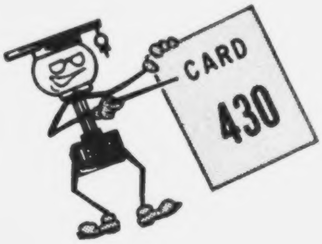




"h" review words

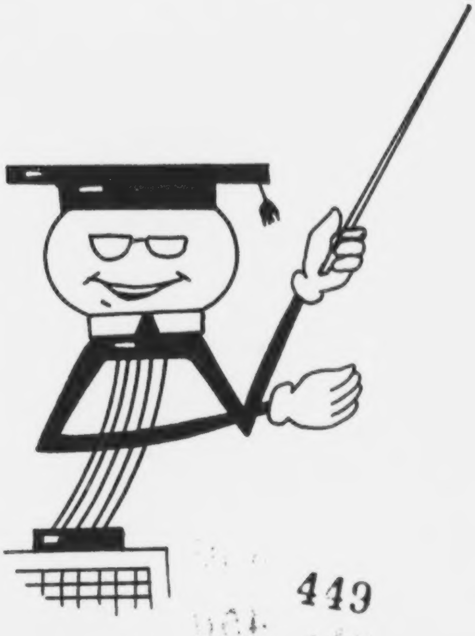
1. ham
2. hand
3. has
4. hat
5. have
6. he
7. hen
8. him
9. hit
10. hot

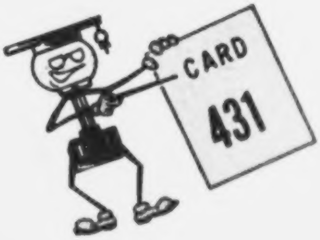




"i and j" review words

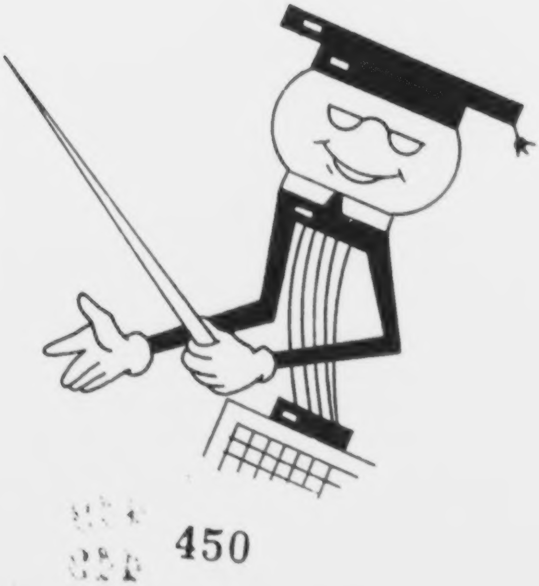
1. I
2. in
3. is
4. it
5. jam
6. jet
7. job
8. jug
9. jump

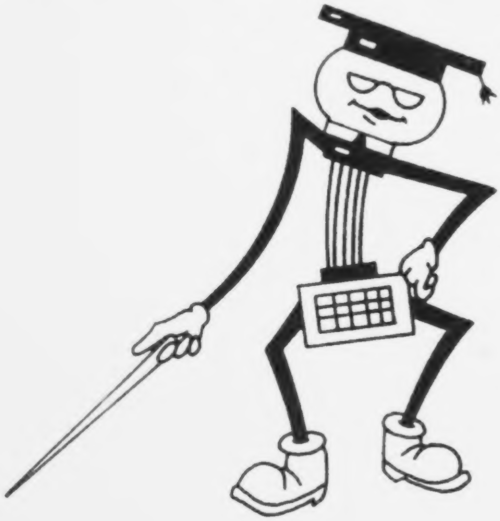




"k and l" review words

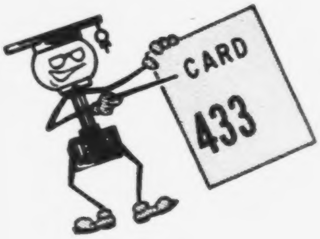
1. kitten
2. lamp
3. led
4. let
5. letter
6. lid
7. live
8. lip





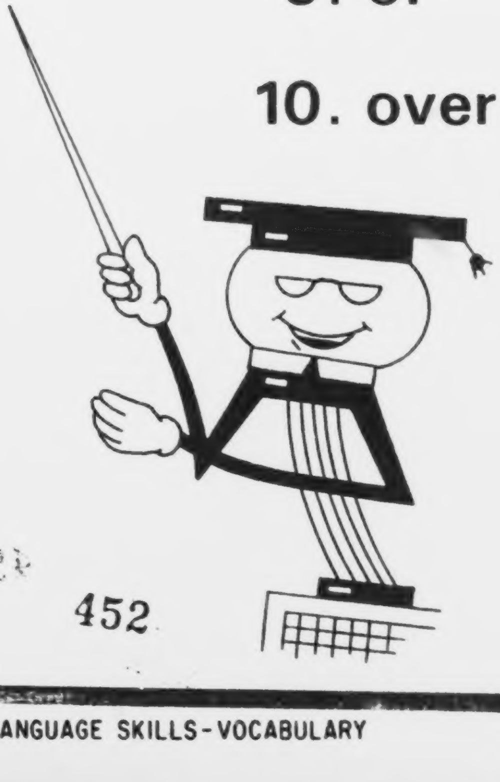
''m'' review words

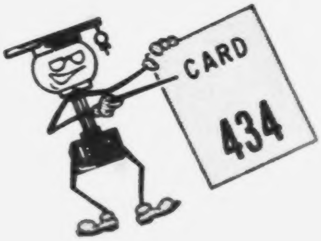
1. man
2. map
3. mat
4. men
5. mend
6. met
7. milk
8. mix
9. Mom
10. mop
11. my



"n and o" review words

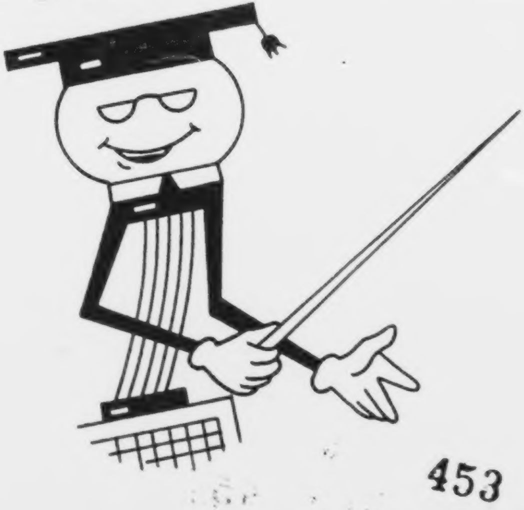
1. name
2. Nan
3. nap
4. net
5. no
6. not
7. off
8. on
9. or
10. over





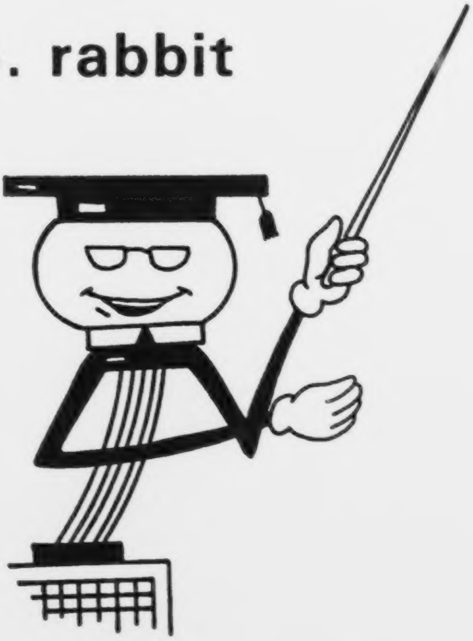
"p" review words

1. Pam
2. pan
3. pants
4. people
5. pen
6. pet
7. pin
8. plant
9. pot
10. put



''q and r'' review words

1. question
2. quilt
3. quit
4. rabbit
5. rat
6. red
7. rip
8. run

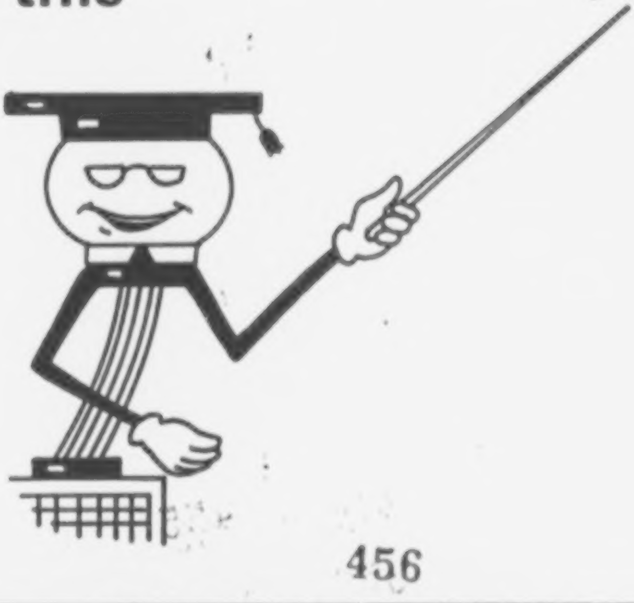


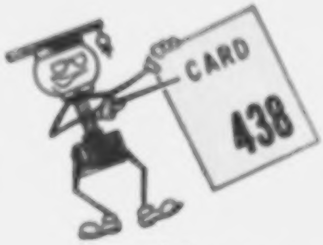
"s" review words

1. Sam
2. sand
3. sat
4. saw
5. set
6. sit
7. stand
8. stop
9. strip
10. story
11. sun
12. swim

"t" review words

1. tax
2. ten
3. that
4. the
5. there
6. this
7. those
8. Tim
9. top
10. trip
11. turnip





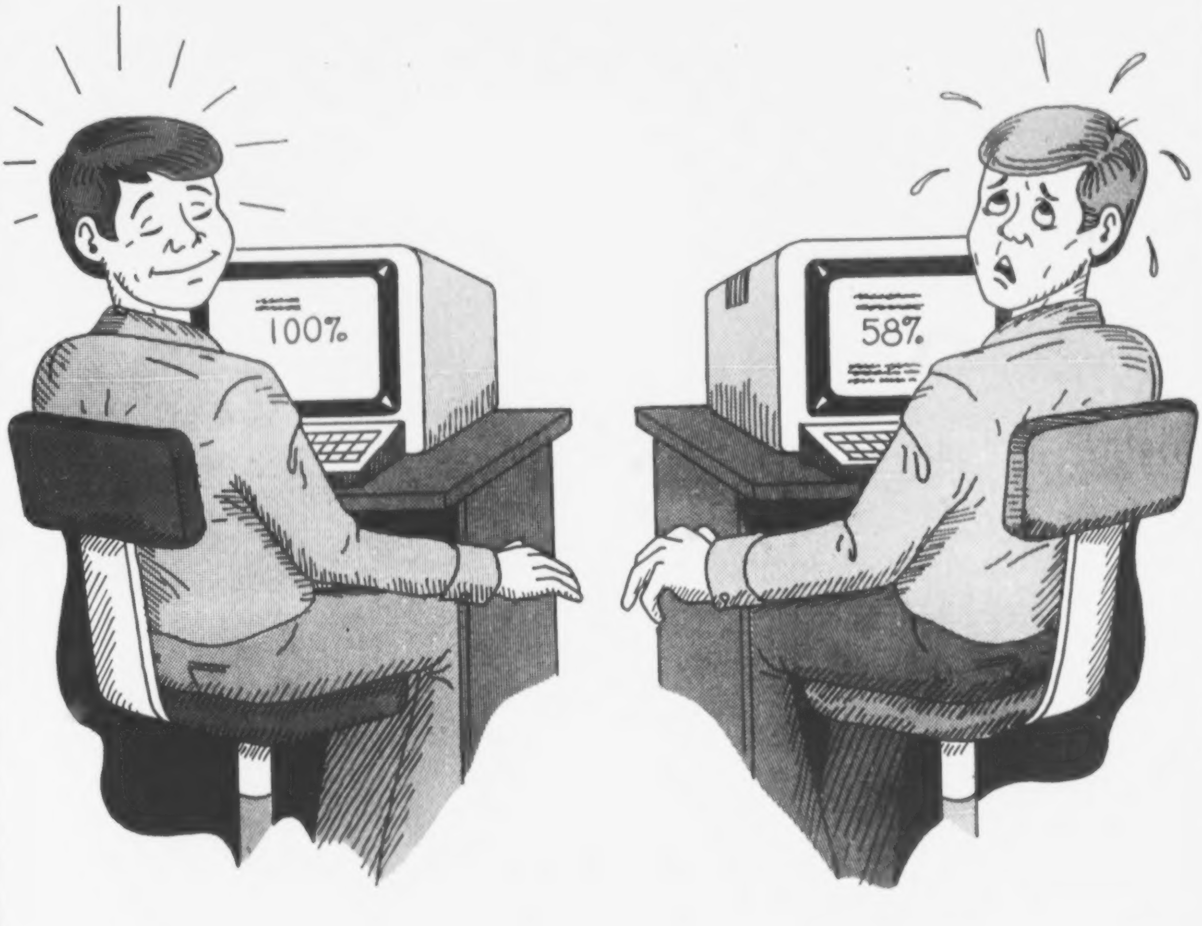
"u,v and w" review words

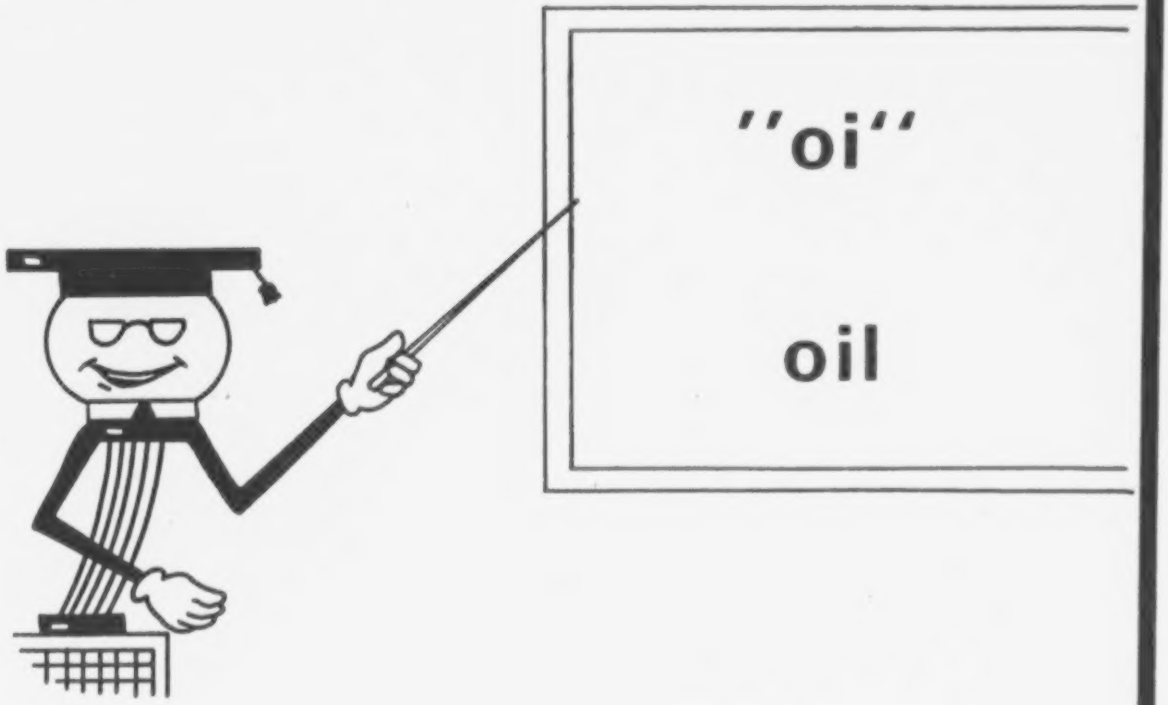
1. up
2. vest
3. vet
4. water
5. web
6. went
7. wet
8. win
9. woman
10. word
11. write

''y and z'' review words

1. yam
2. yes
3. yet
4. zip

CARD
440

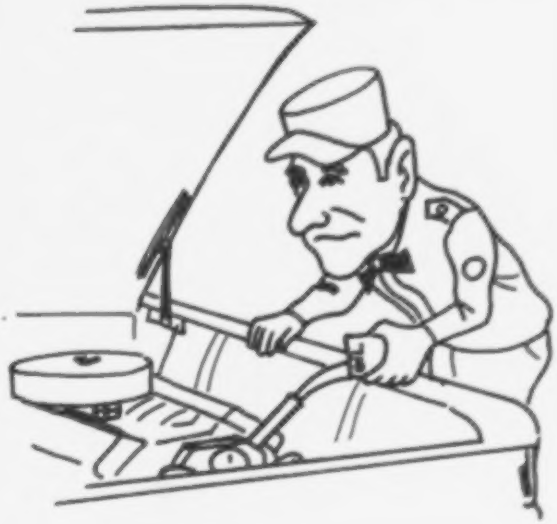

100%
58%

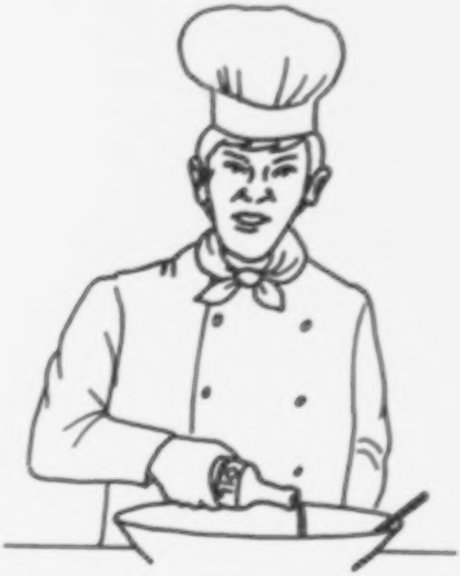


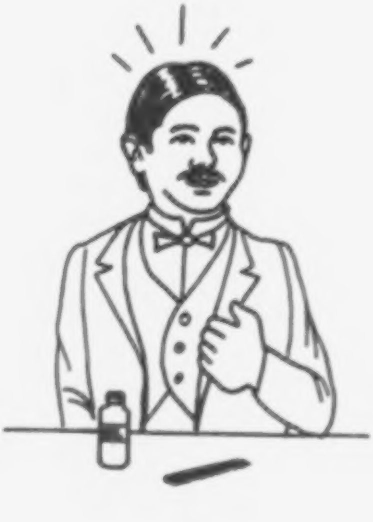
''oi''

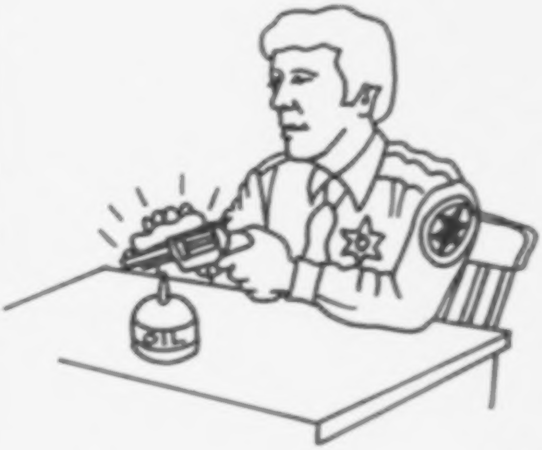
oil

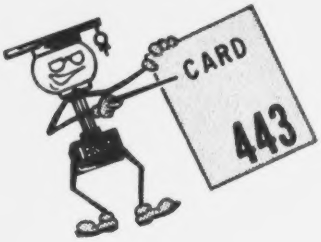
oil



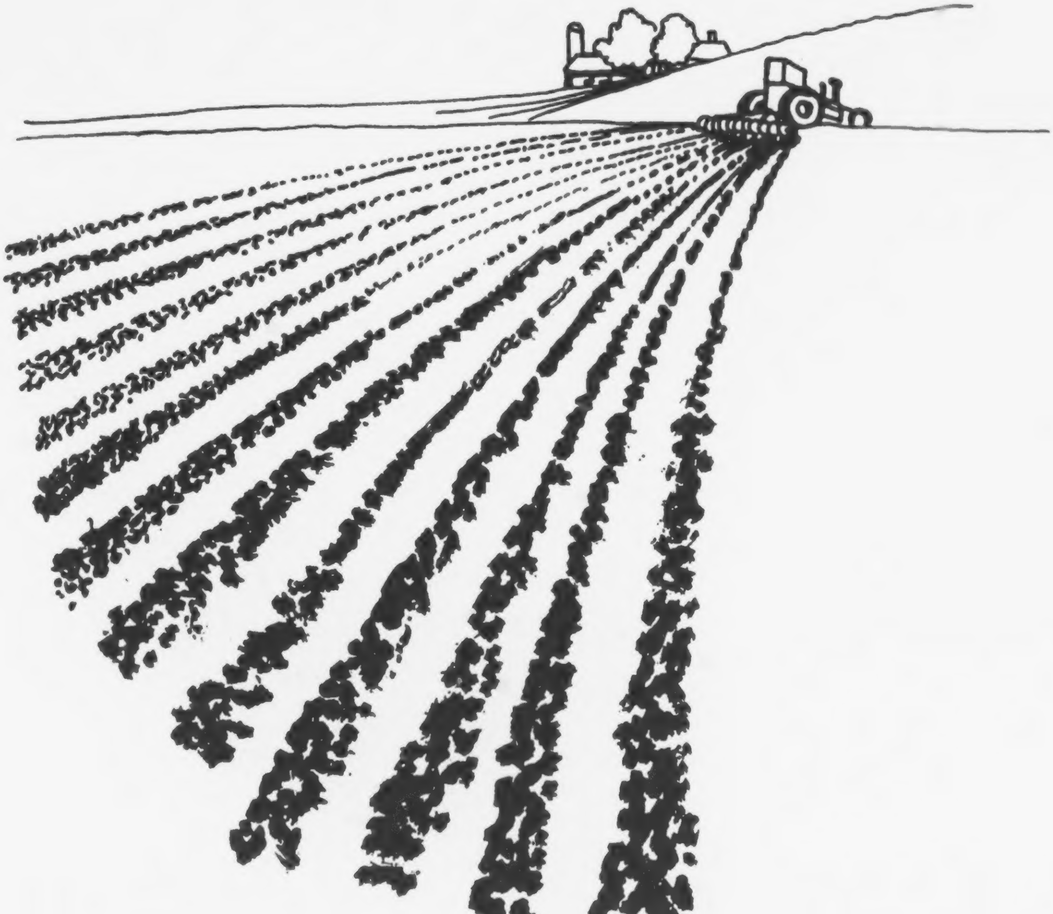


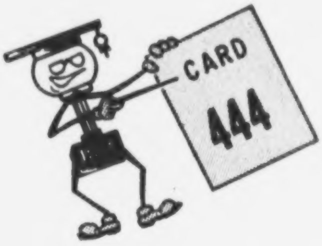




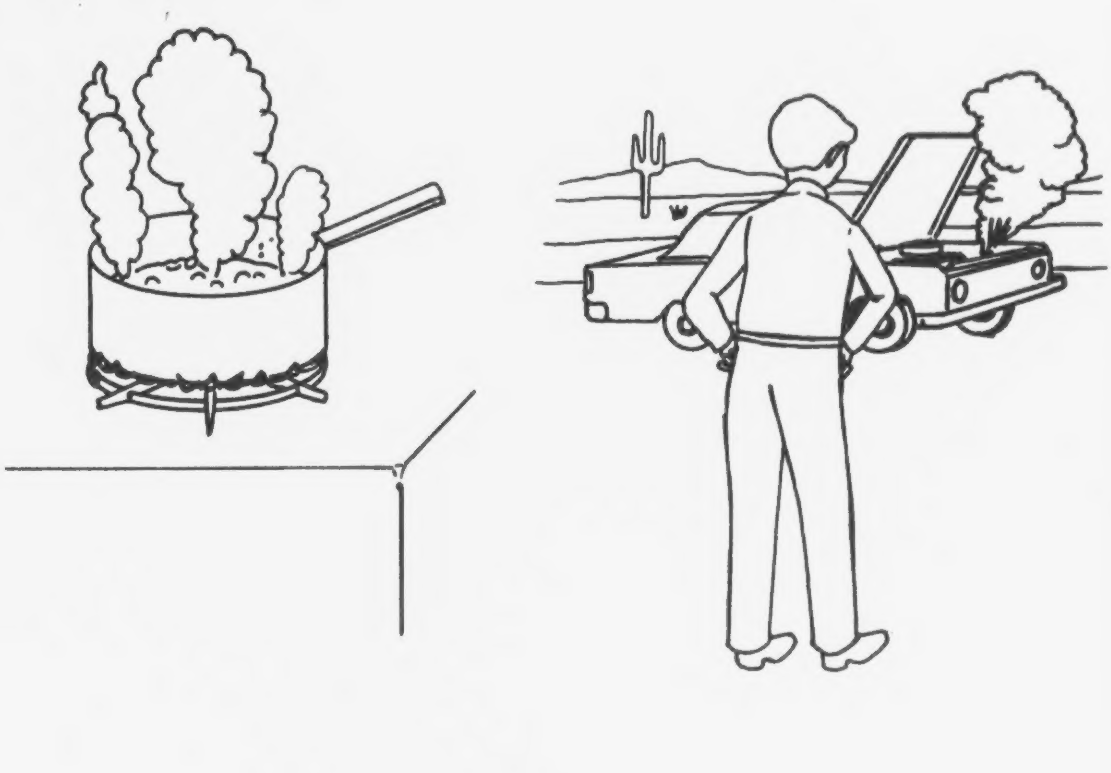


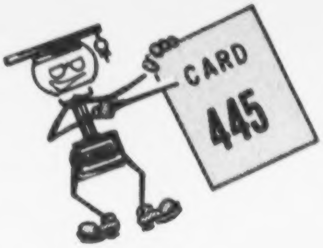
soil



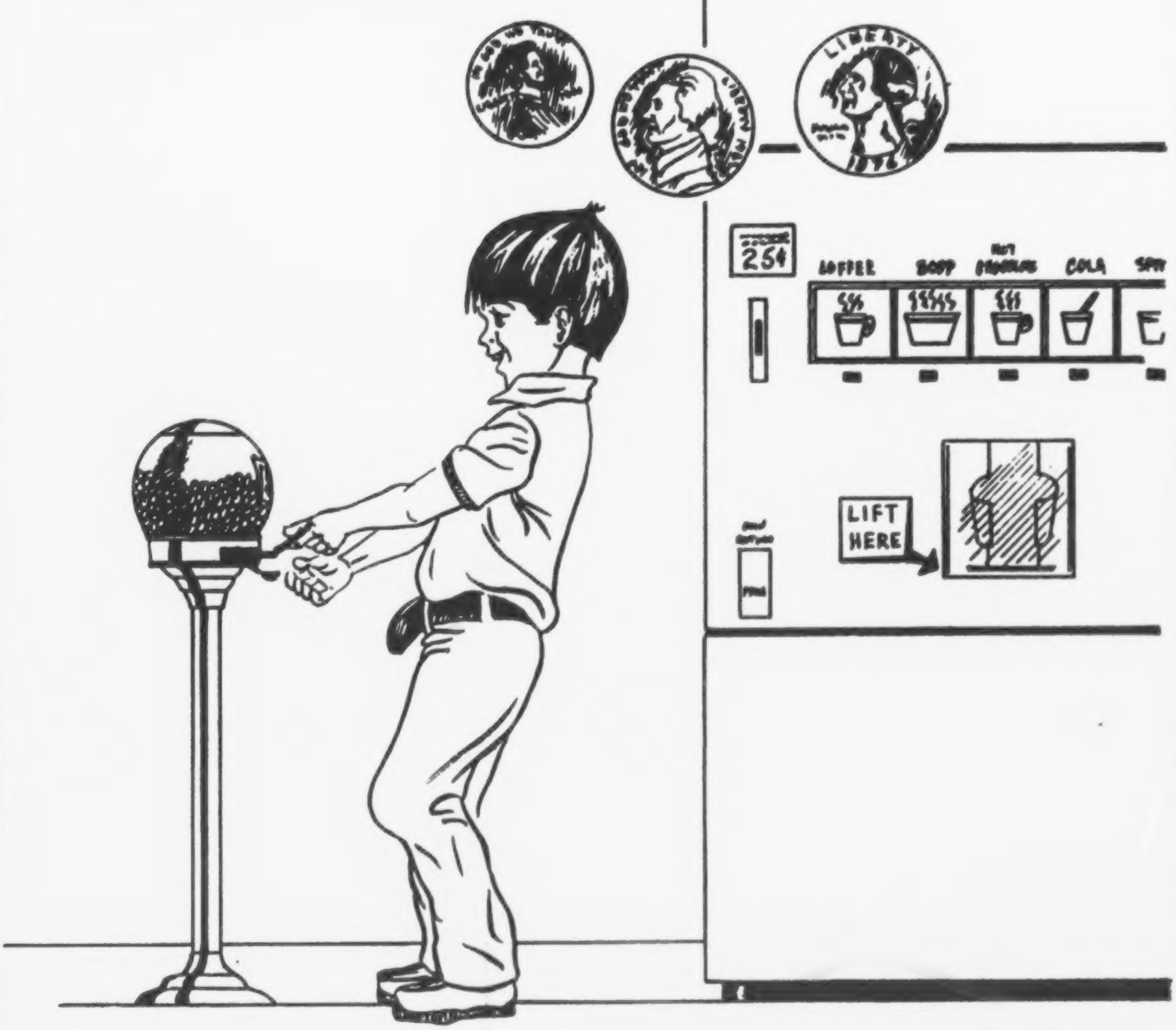


boil



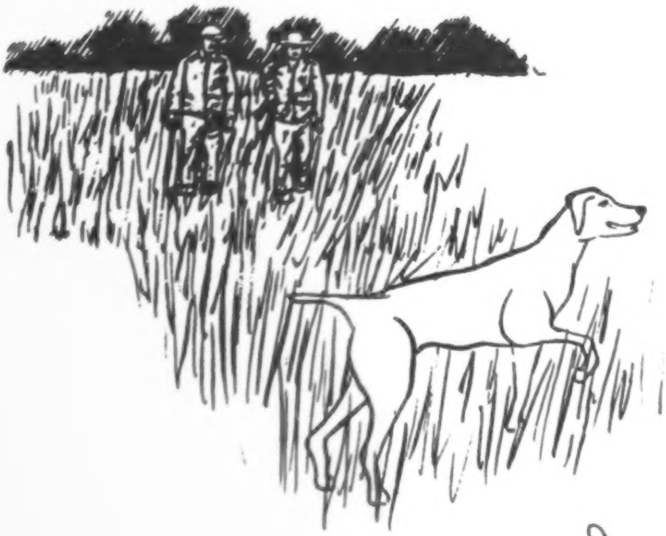


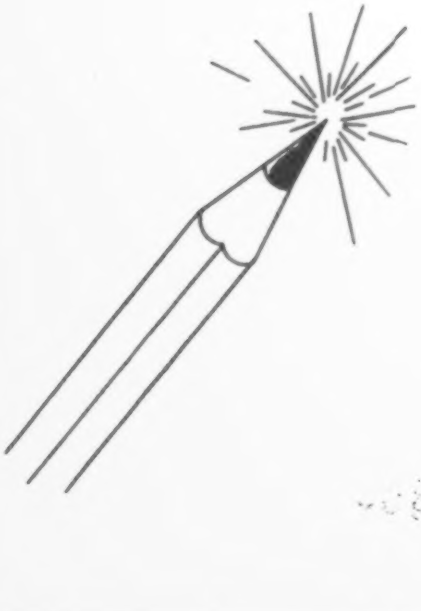
coins

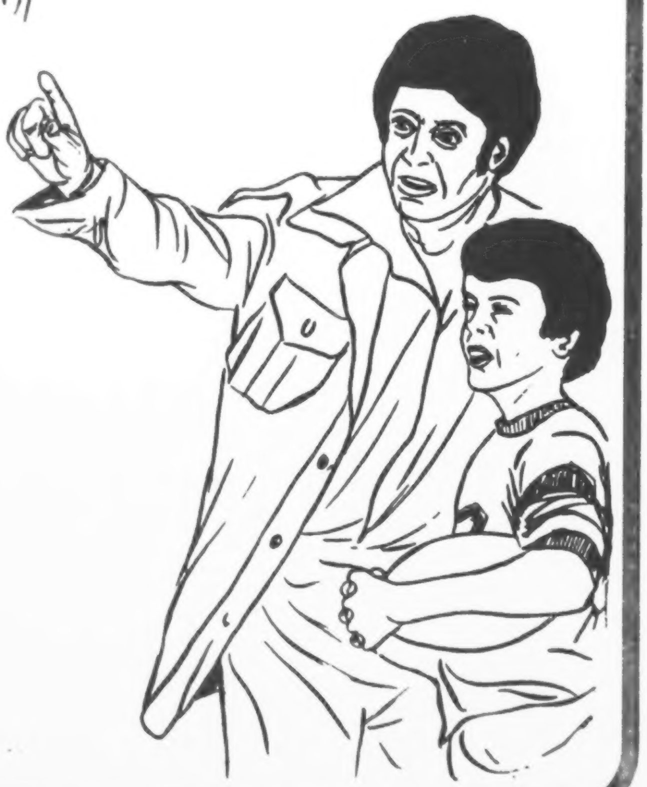

LIBERTY
25¢
COLA
LIFT
HERE

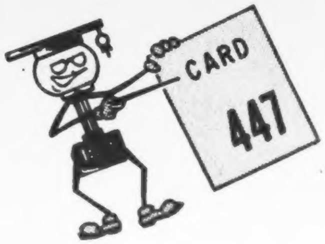
oi

point



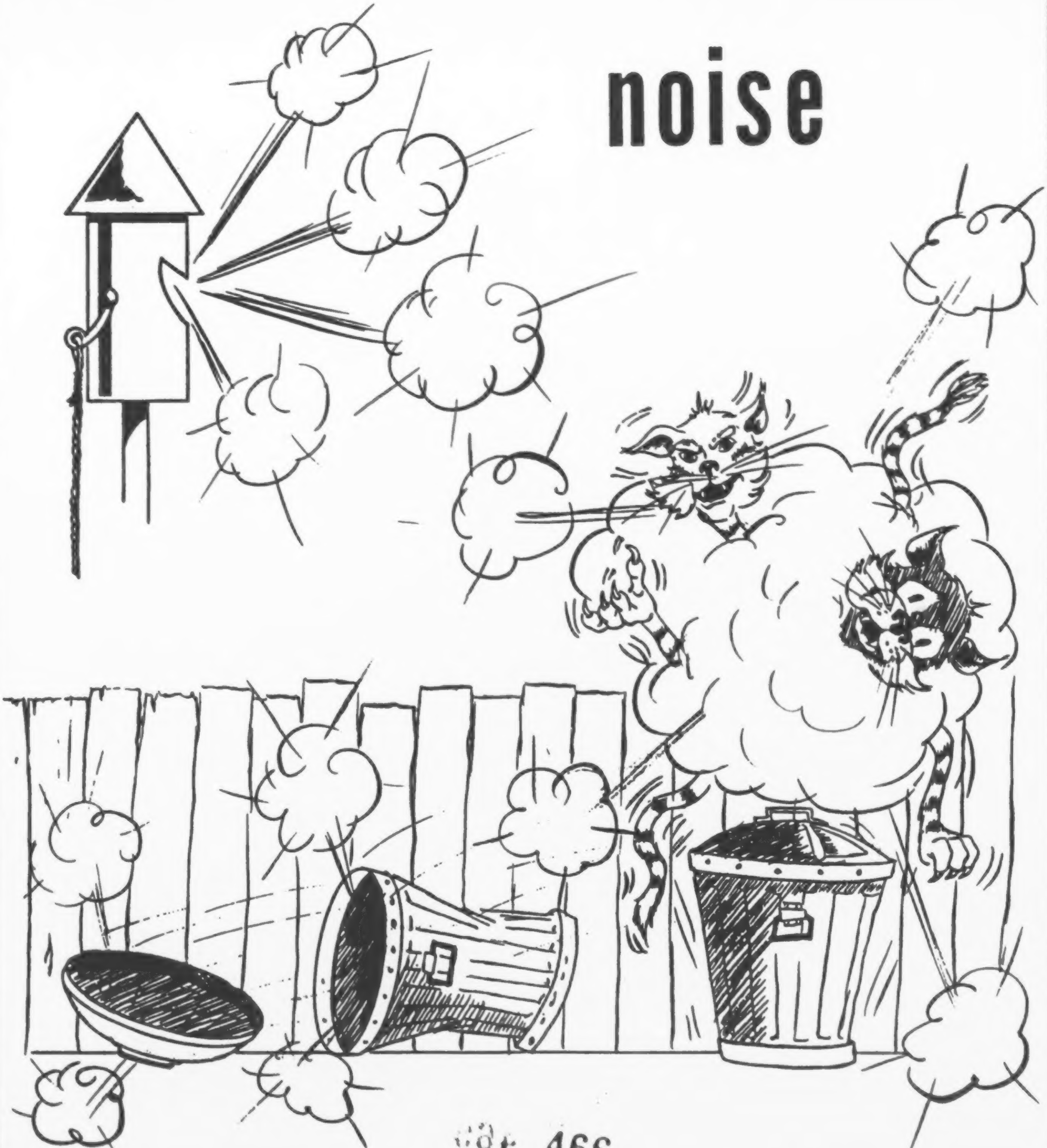




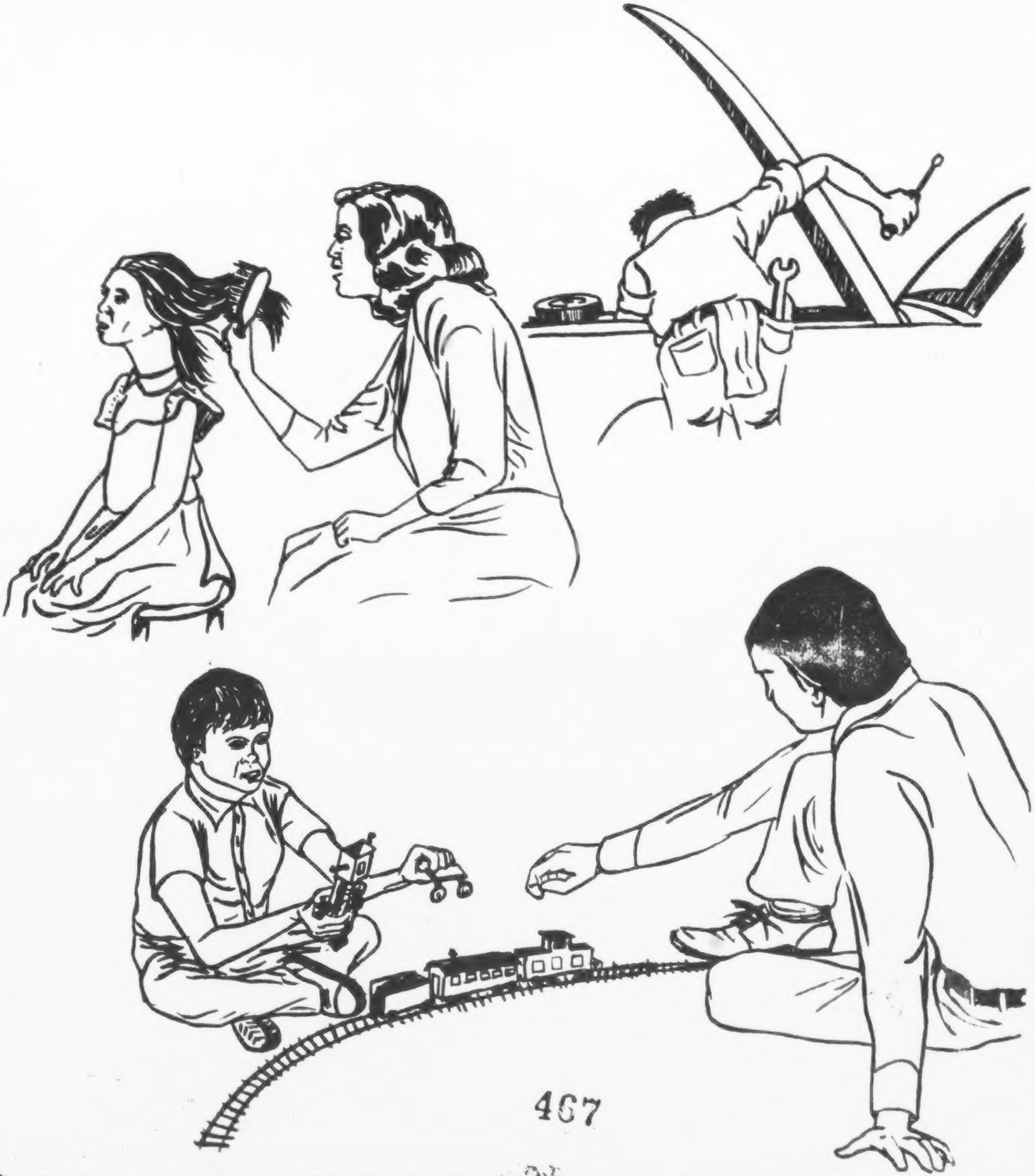


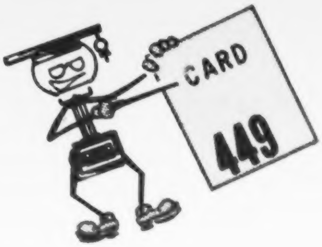
oi

noise

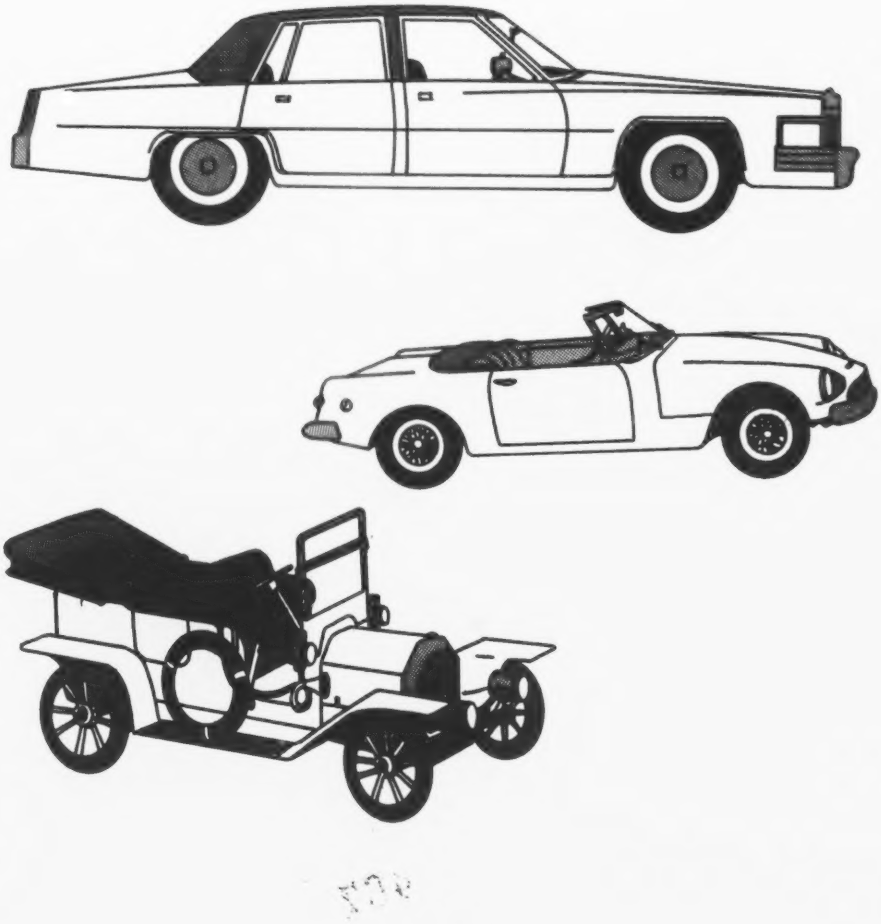


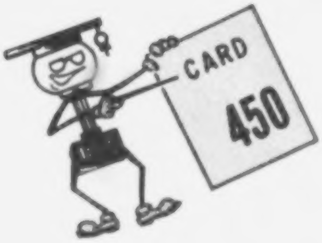
fix

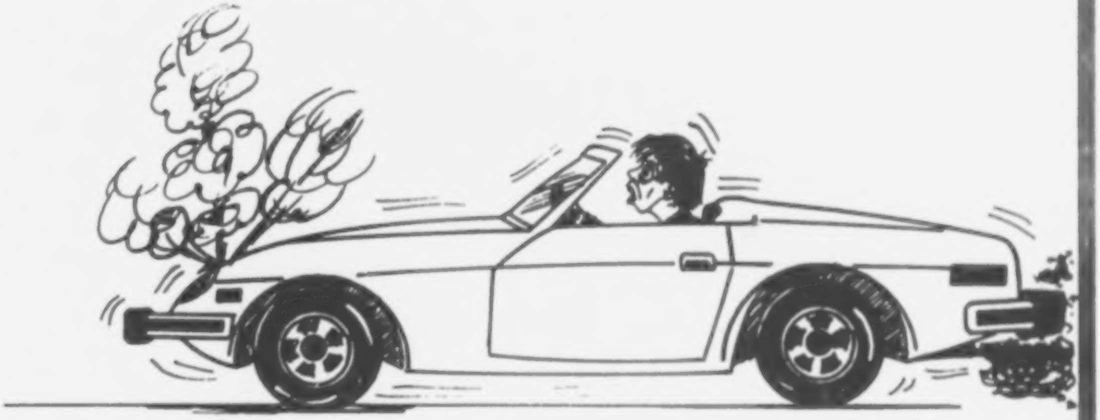




car







Tim has a car.

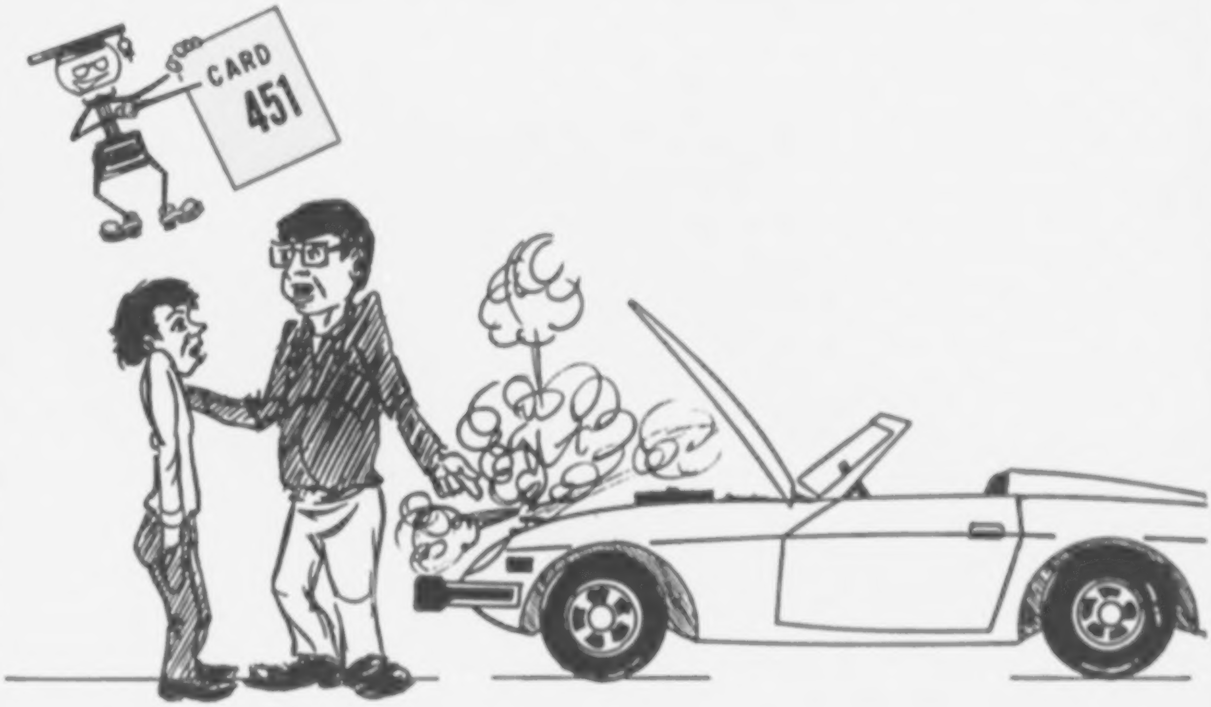
The car runs, but has a bad noise.

The car gets hot.

The water boils over.

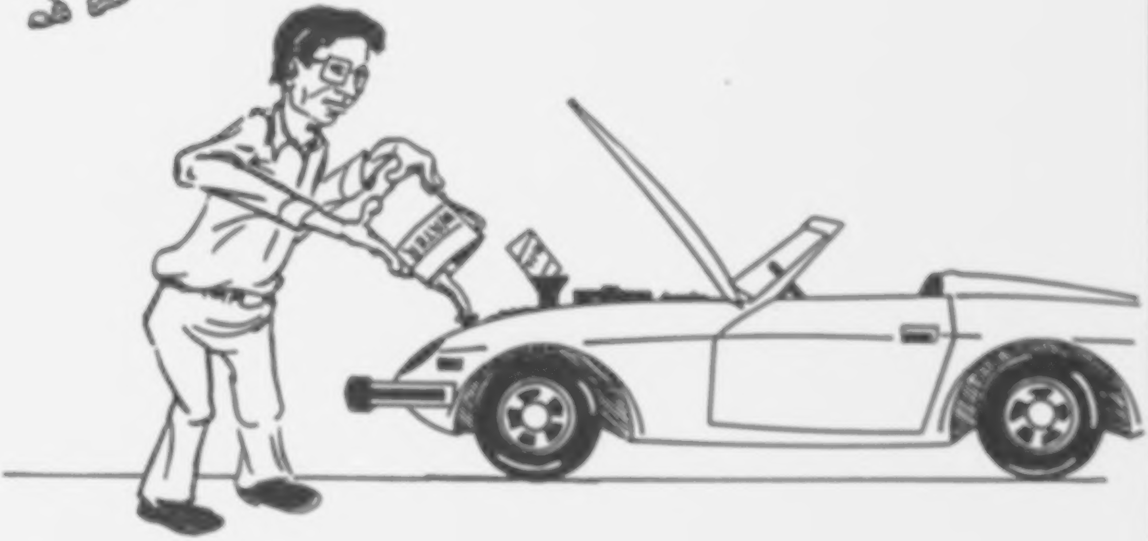
Then it stops.

Tim has to fix the car.



" Dad, can you fix my car? It has a bad, bad noise. It gets hot and the water boils over."

" Did you put oil in it?"



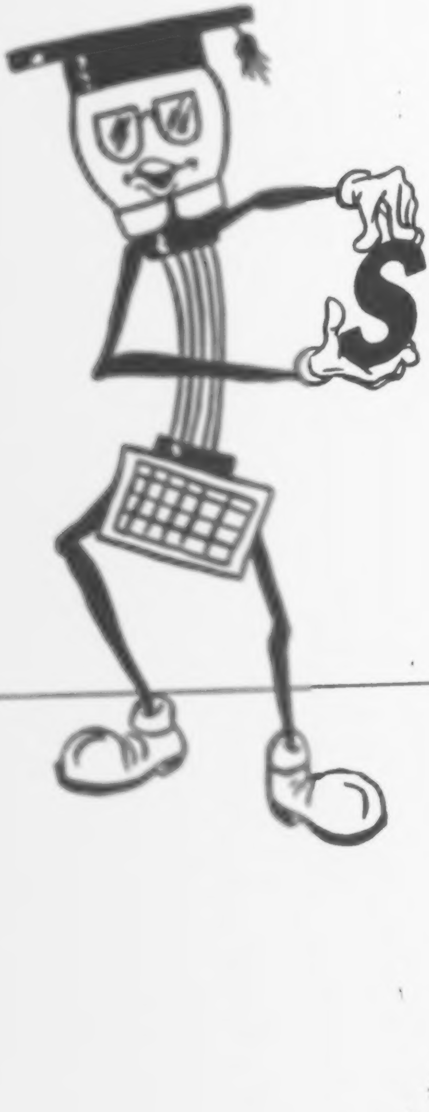
Dad can fix the car.

He puts in oil.

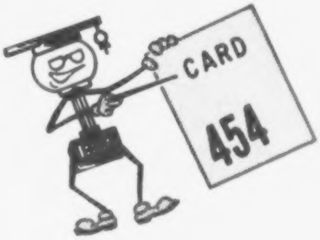
He puts in water.

The bad noise stops.

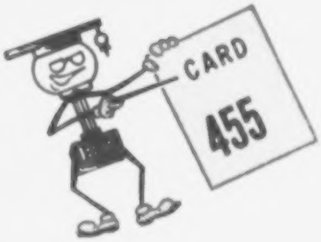
The car runs.



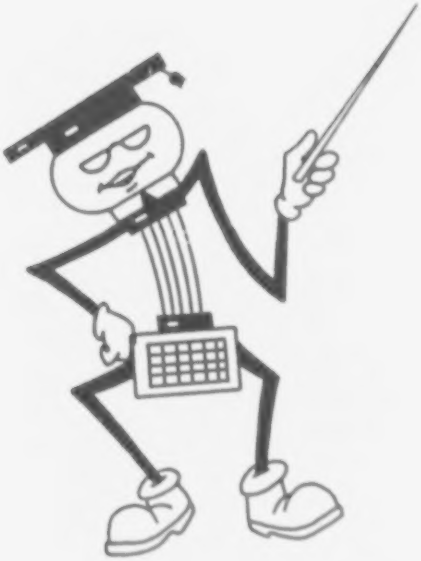
Some

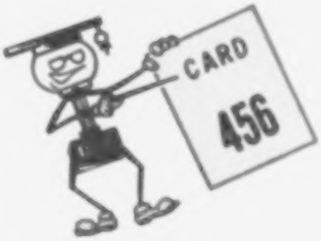


any

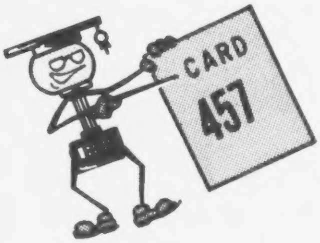


there





There is



There are

but

some any

1. Do you have some red pants?

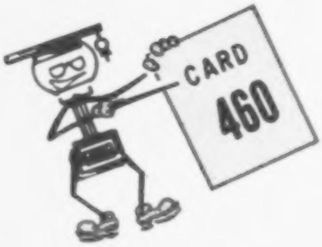
2. Do you have any red pants?

3. Yes, I have some cats.

4. No, I do not have any cats.

5. Mom has some quilts in the box.

6. No, I do not have any quilts in the box.



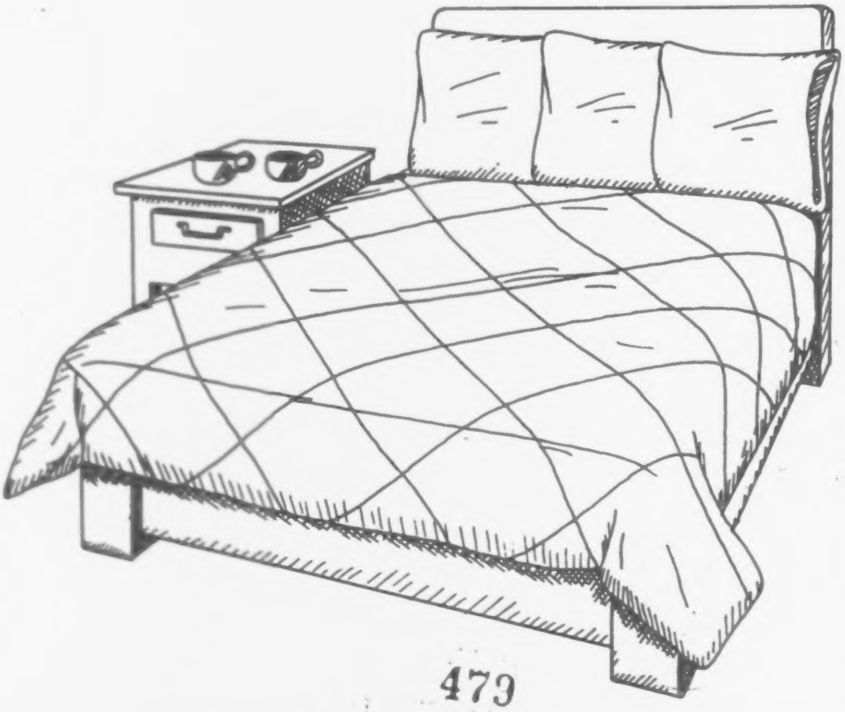
A quilt is on Mom's bed.

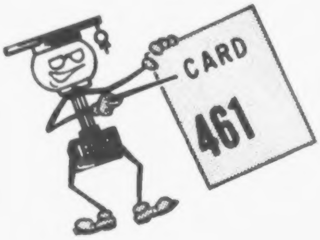
There is a quilt on Mom's bed.

Is there a quilt on the bed?

Are there some cups over there?

There are some cups over there.



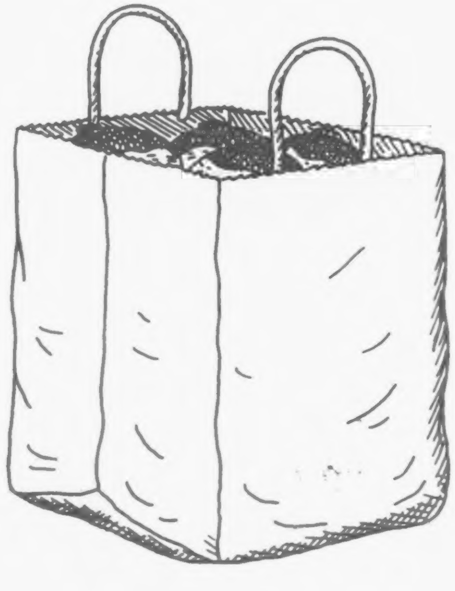


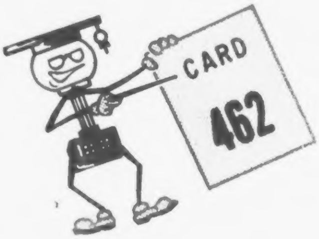
Ten big turnips are in the bag.

There are ten big turnips in the bag.

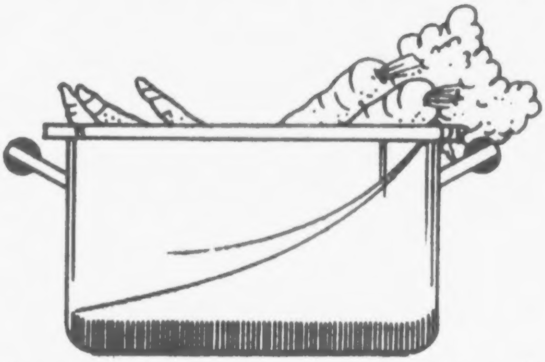
Are ten big turnips in the bag?

Are there ten big turnips in the bag?



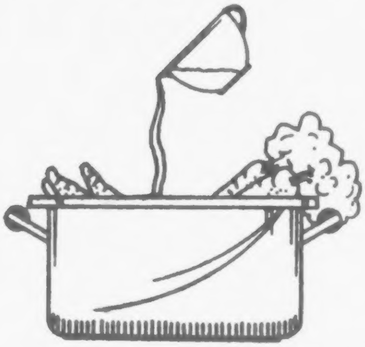


" Are there some carrots in the pot ?"

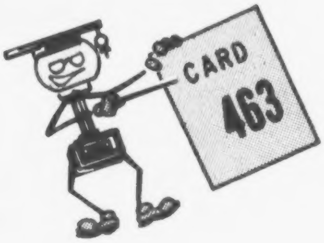


" Yes, there are some carrots in the pot,
but there is not any water in the pot."

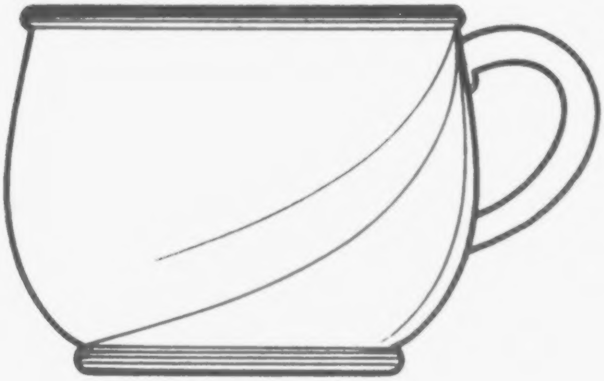
" Can you put a cup of water in the pot ?"



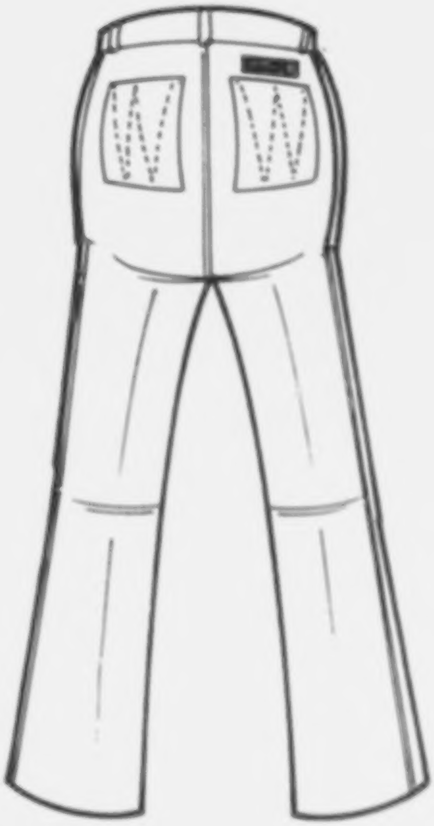
" Yes, I can put a cup of water in the pot of carrots."



" Bob, is there some hot milk in that big cup over there ?"



" No, Bob, there is not any hot milk in the cup, but there is some water in it."

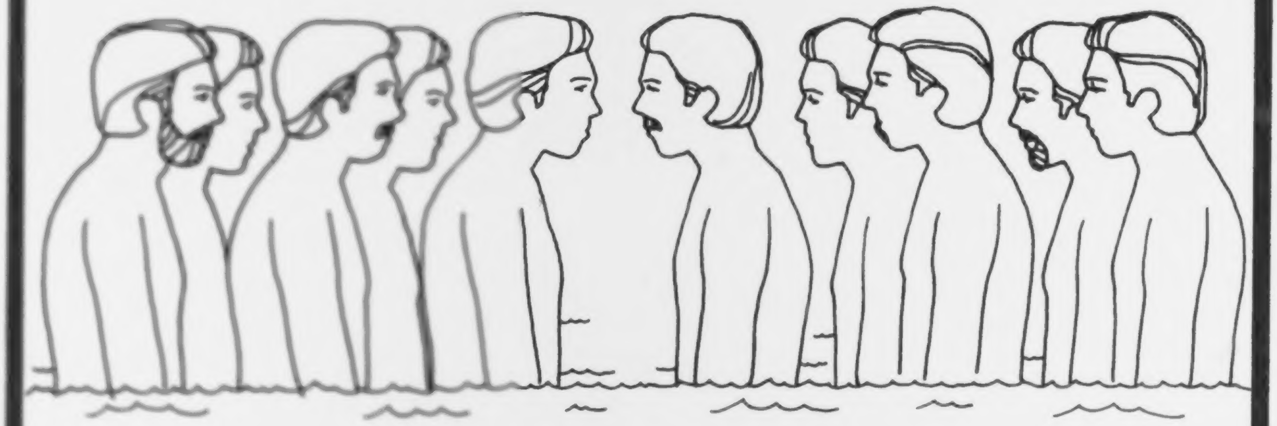


'Tim, are there some rips in these cotton pants?'

'No, Bob, there are not any rips in the cotton pants.'

'Are there some pins in the pants?'

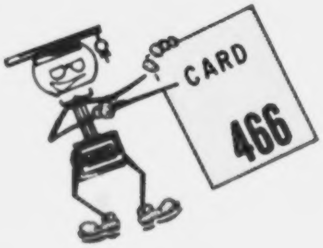
'No, there are not any pins in the cotton pants.'



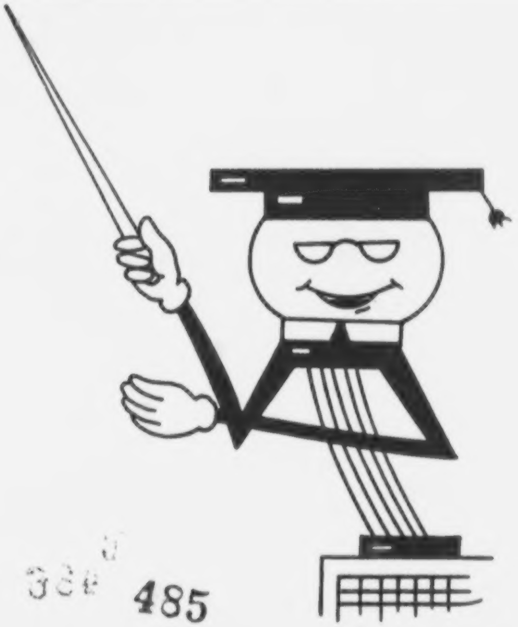
" Are there any men in the water?"

" Are there some men in the water?"

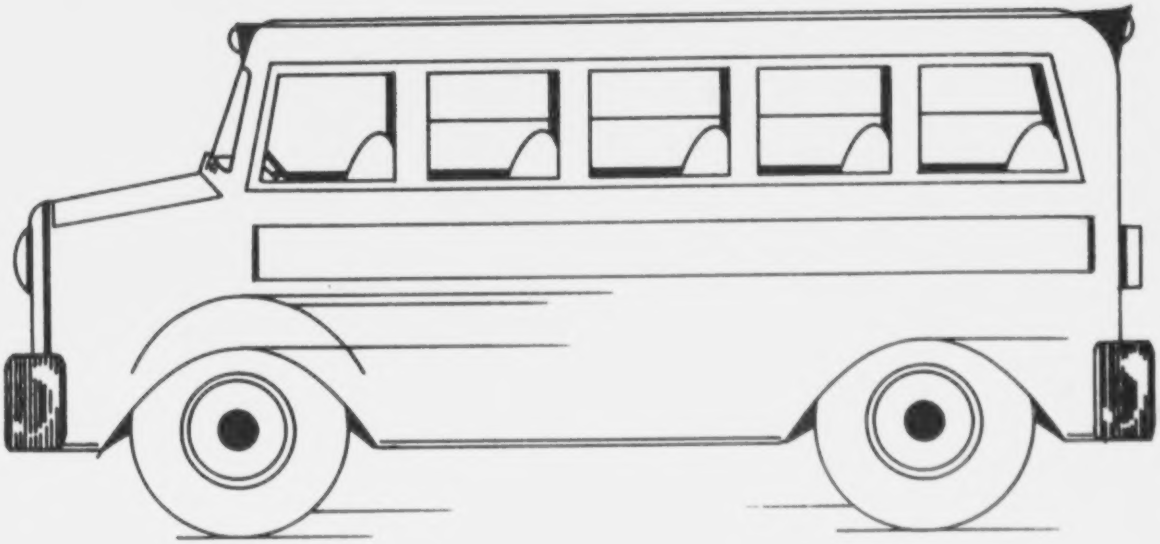
" Yes, there are ten men in the water."



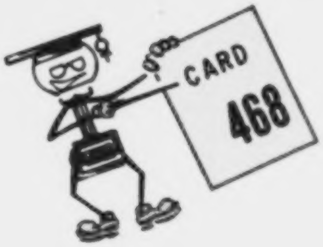
little

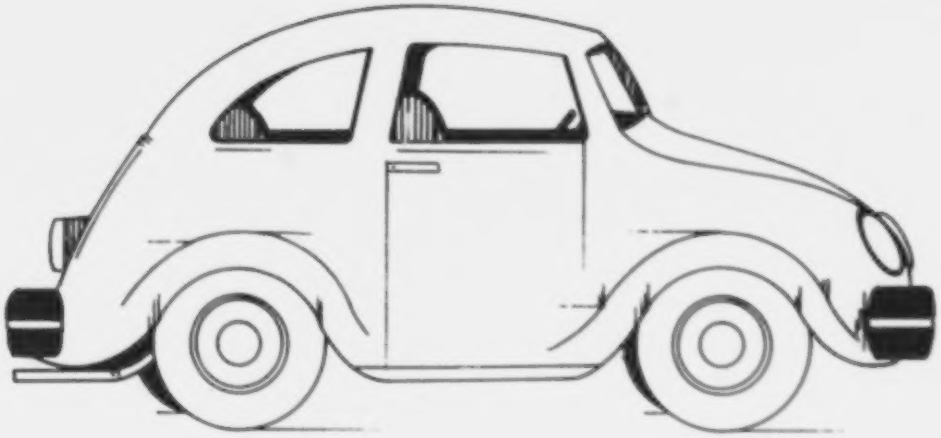


485

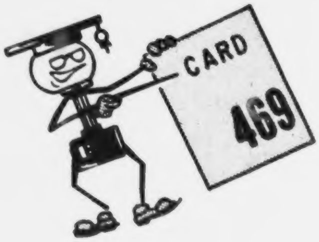


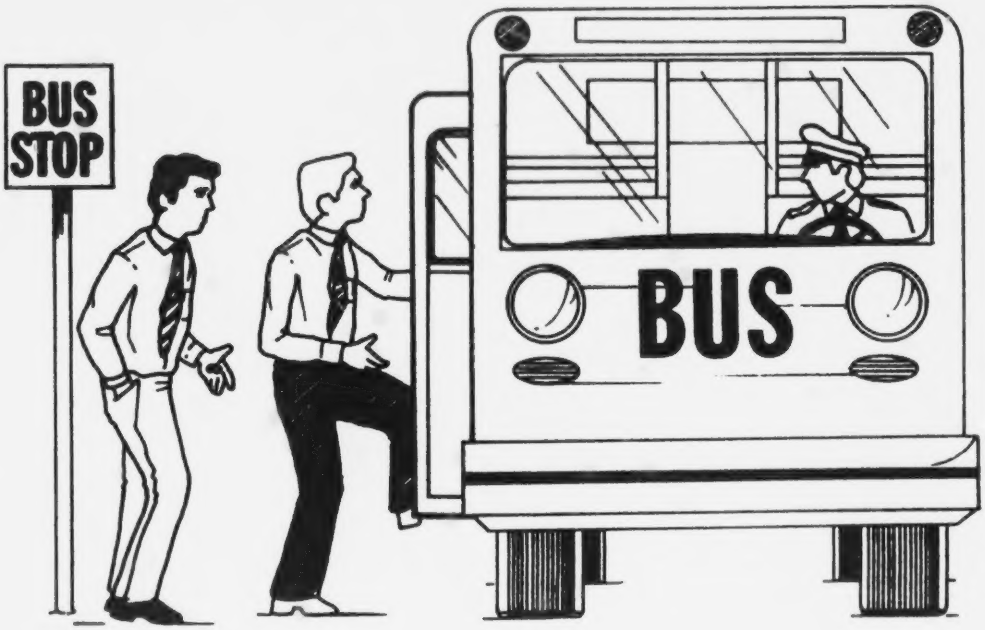
" This is a big bus."



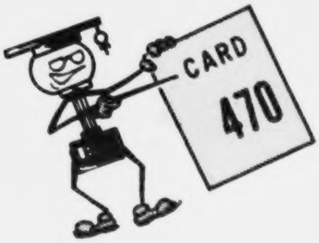


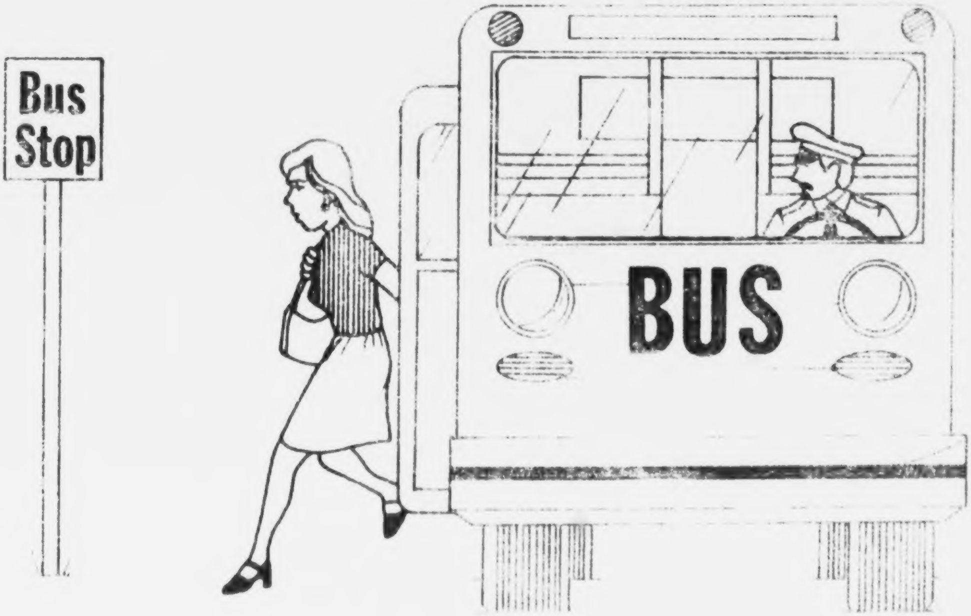
" That is a little red car."




BUS
STOP
BUS

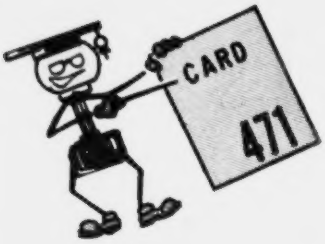
" The men get on the bus."

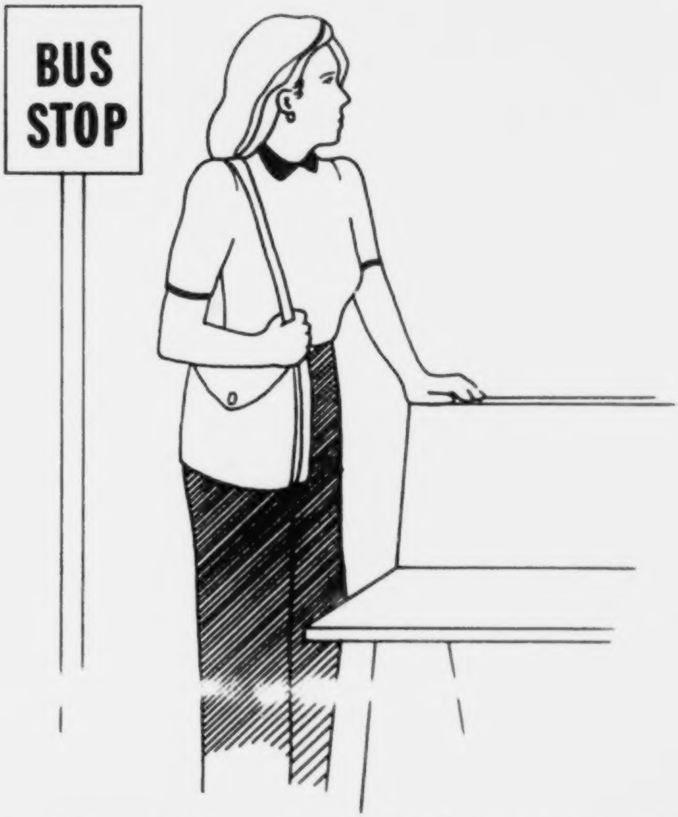



Bus
Stop
BUS

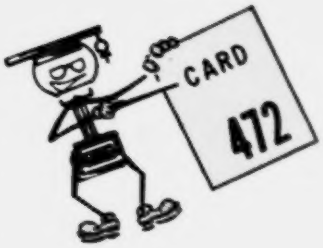
The bus stops at the bus stop.

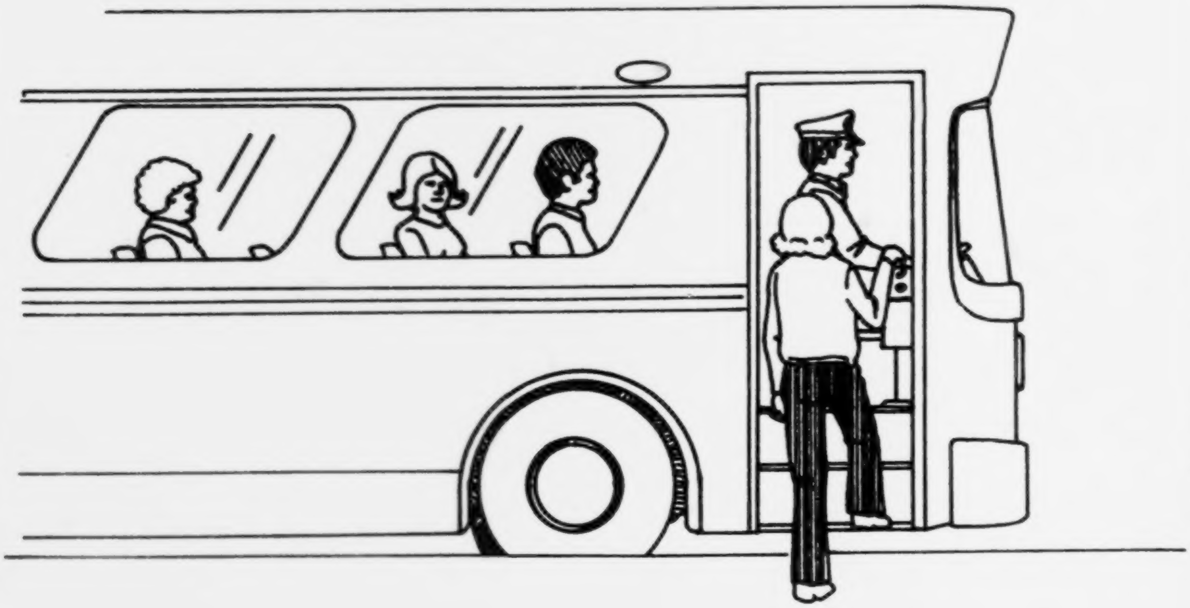
A woman gets off the bus.



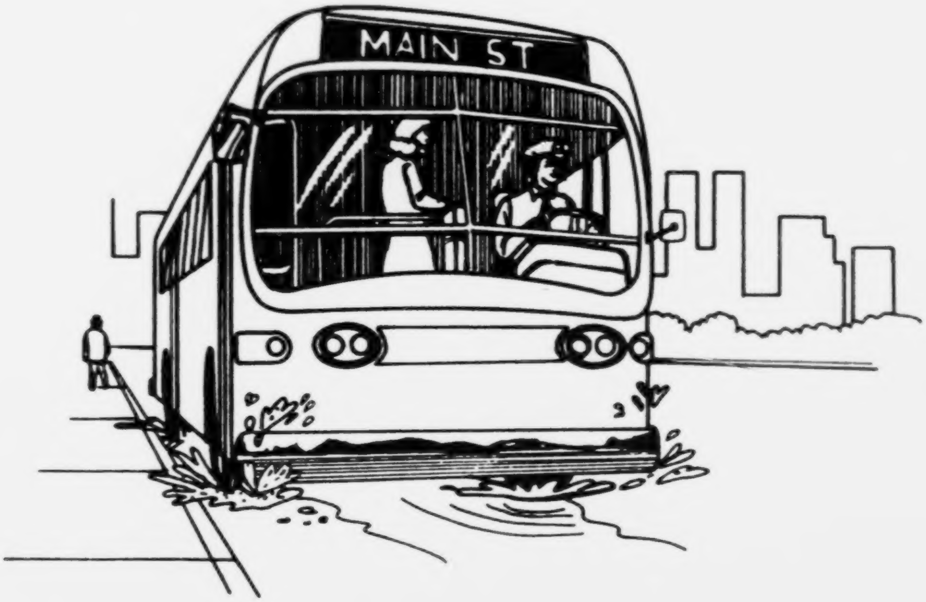


This is a bus stop. A woman in red pants is at the bus stop. She has a bag. There are some coins in the bag. She has some big coins and little coins in the bag.

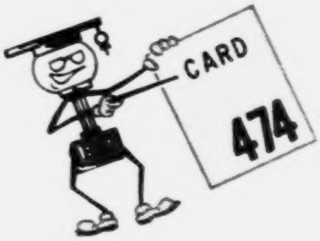




The bus stops at the bus stop. The woman in the red pants gets on the bus. She puts a coin in the box. There are some people on the bus.

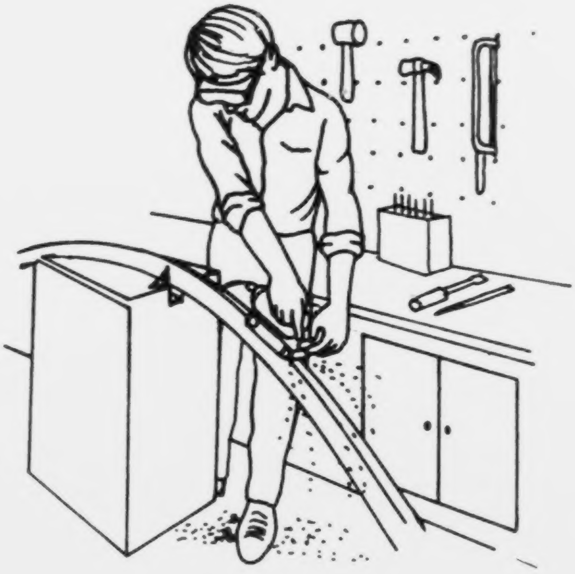


The bus stops at the bus stop. A man gets off the bus. A woman and a man get on the bus. They put some coins in the box. The bus runs in some water. The bus gets wet. The bus stops at the bus stop. This is the woman's bus stop. She gets off the bus.

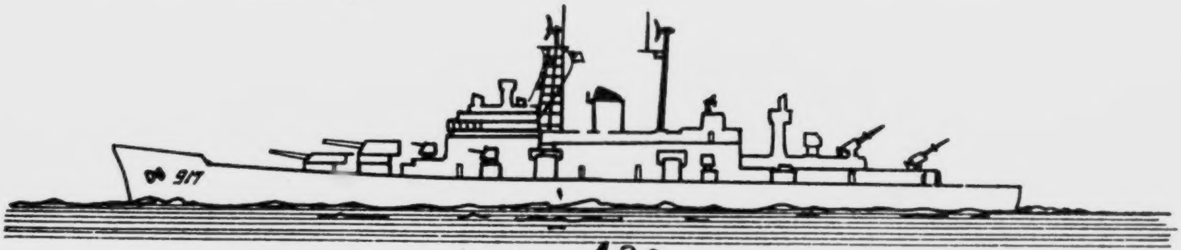


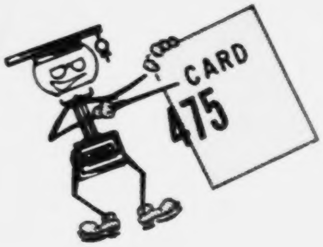
sh

shop



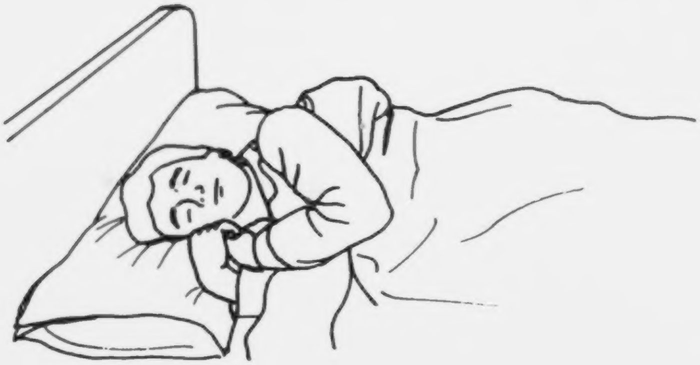
ship

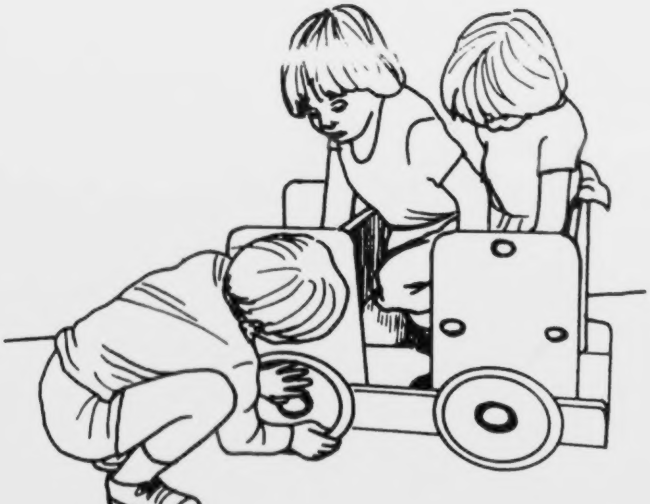




ay

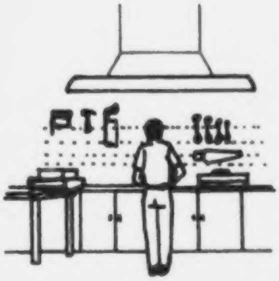
lay

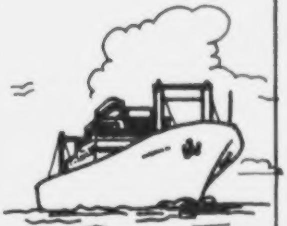


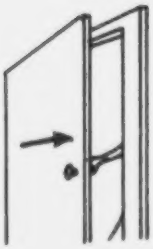


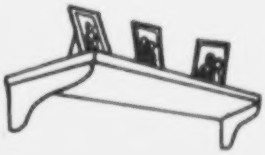
play

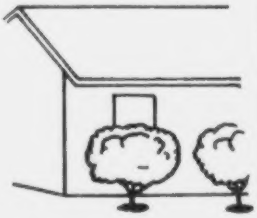
sh

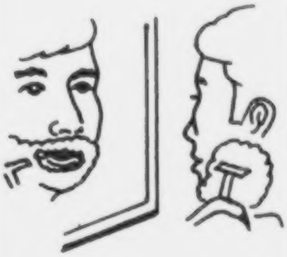

shop

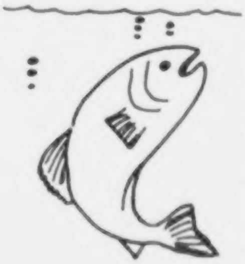

ship

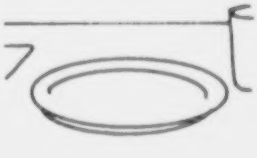

shut

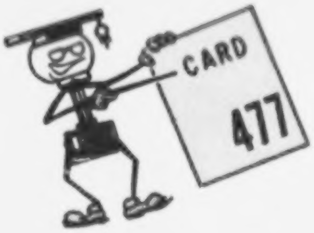

shelf


shrub

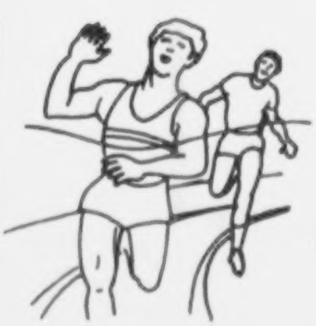

shave


fish

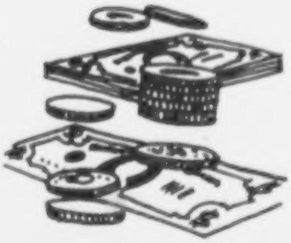

dish



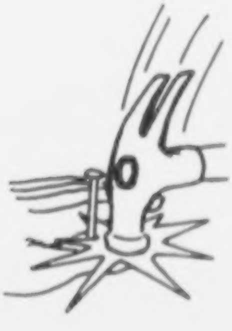
sh



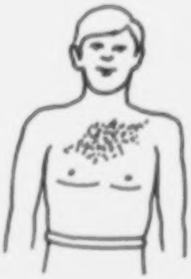
dash



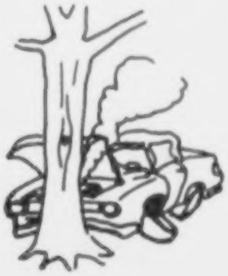
cash



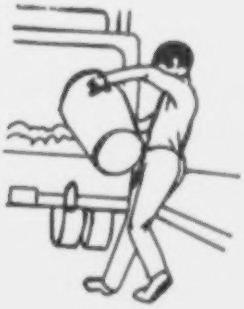
mash



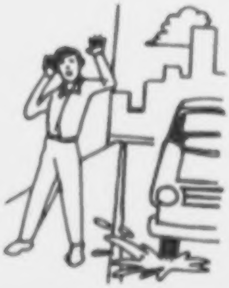
rash



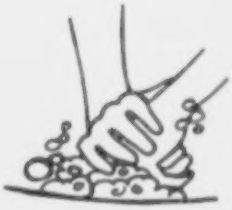
crash



trash



splash

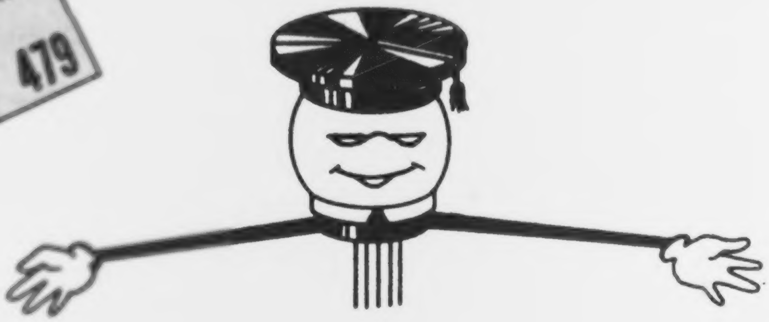


wash

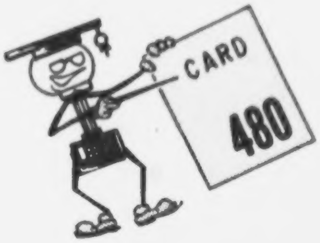
ay

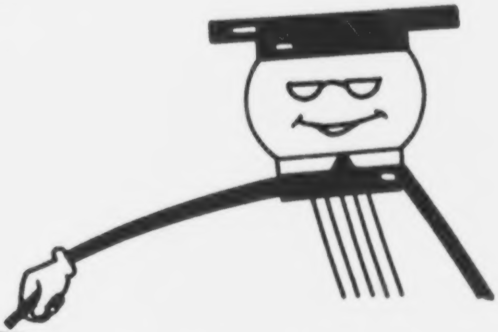
say
lay
play
stay

pay
way
day
hay



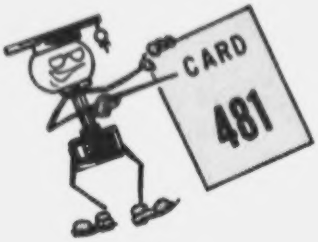
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

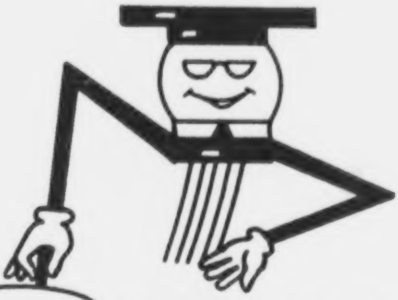




SUNDAY	[✓ MONDAY]	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

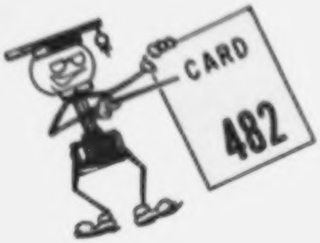
499

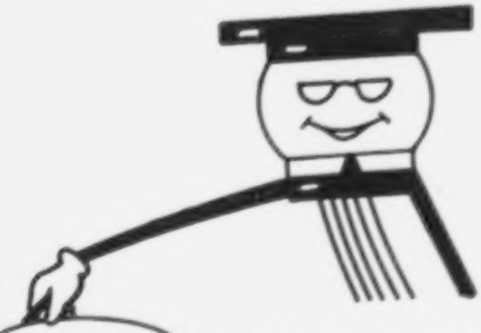




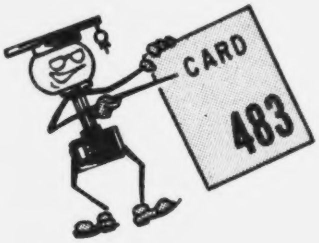
SUNDAY	MONDAY	[✓ TUESDAY]	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

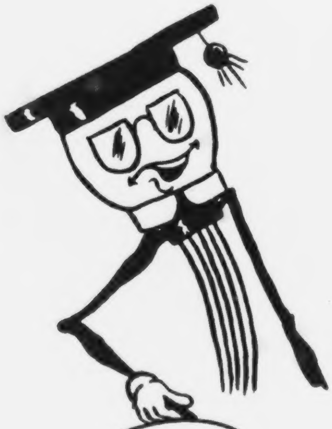
500



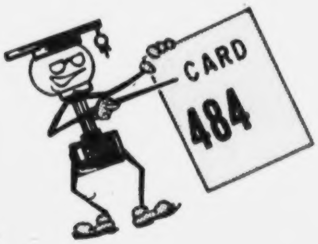


SUNDAY	MONDAY	TUESDAY	[✓ WEDNESDAY]	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

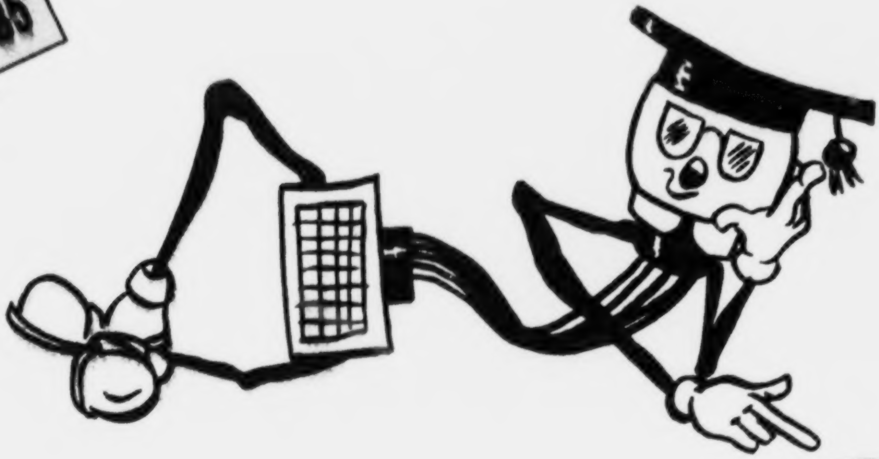




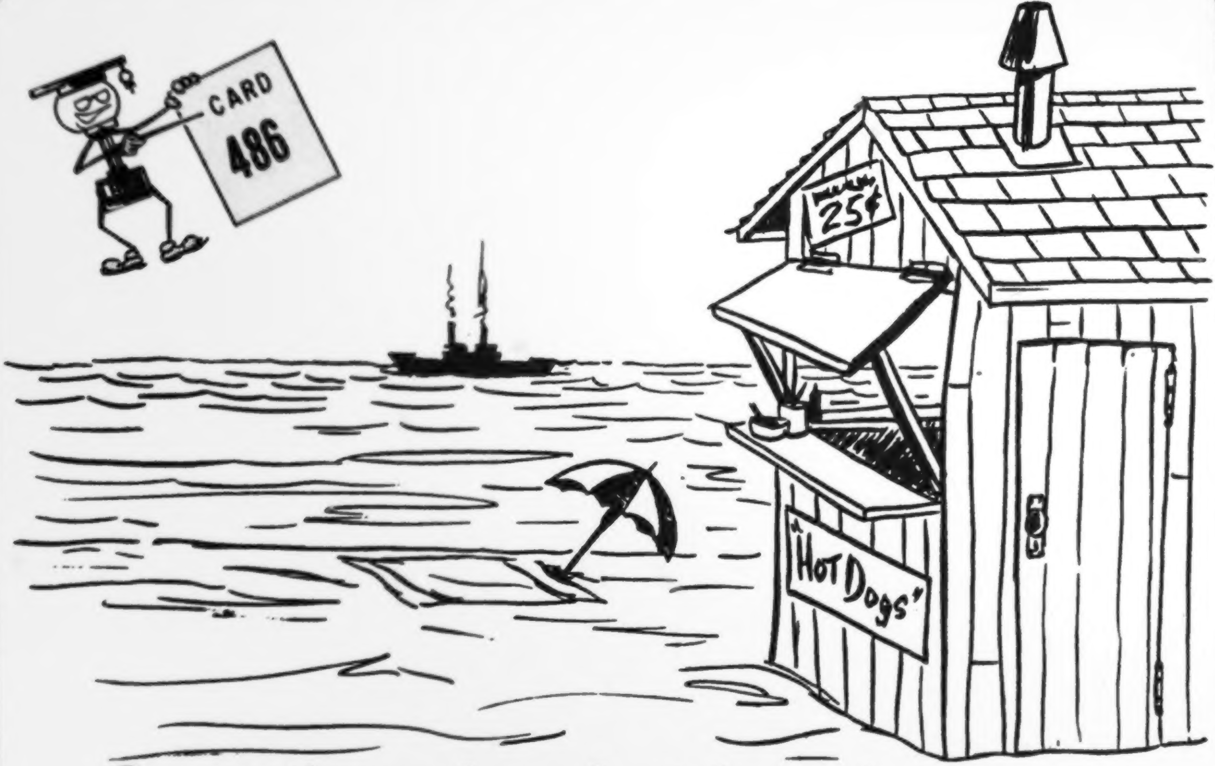
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	[✓ THURSDAY]	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				



Over there is a hotdog shop .

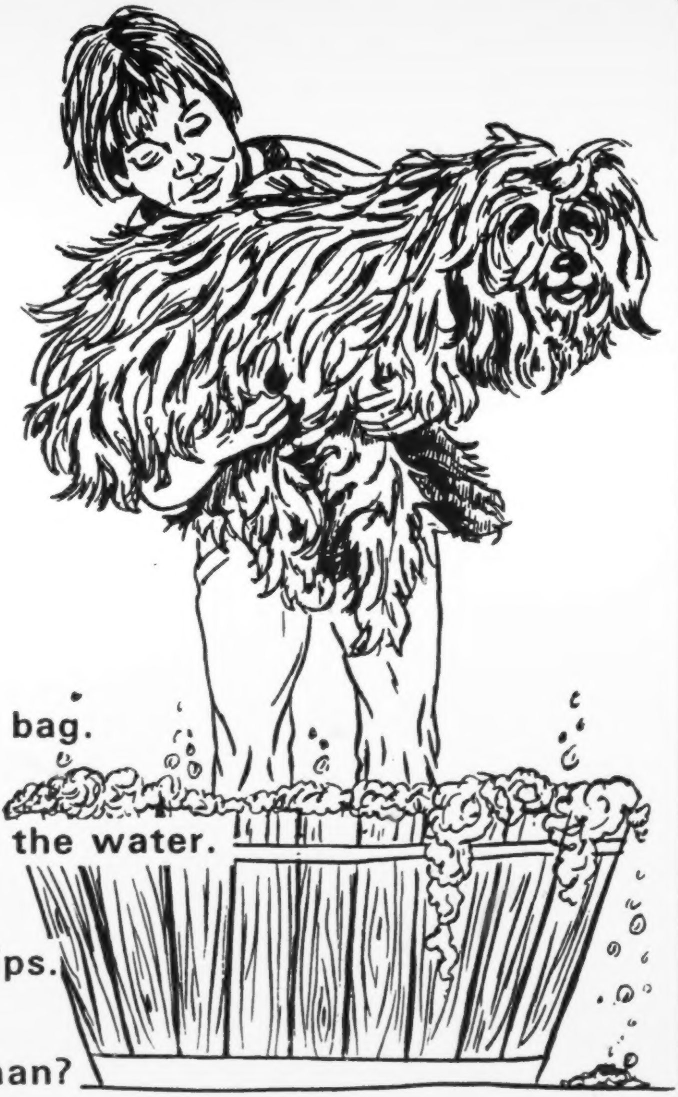
Is that a ship on the water over there ?

Shut the water off.

The lamp is on the shelf.

That is a big shrub over there.

This is a dish of hotfish.



She put the cash in her bag.

Bob, dash over there to the water.

Nan, mash the hot turnips.

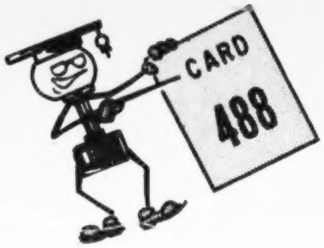
Is that a rash on that man?

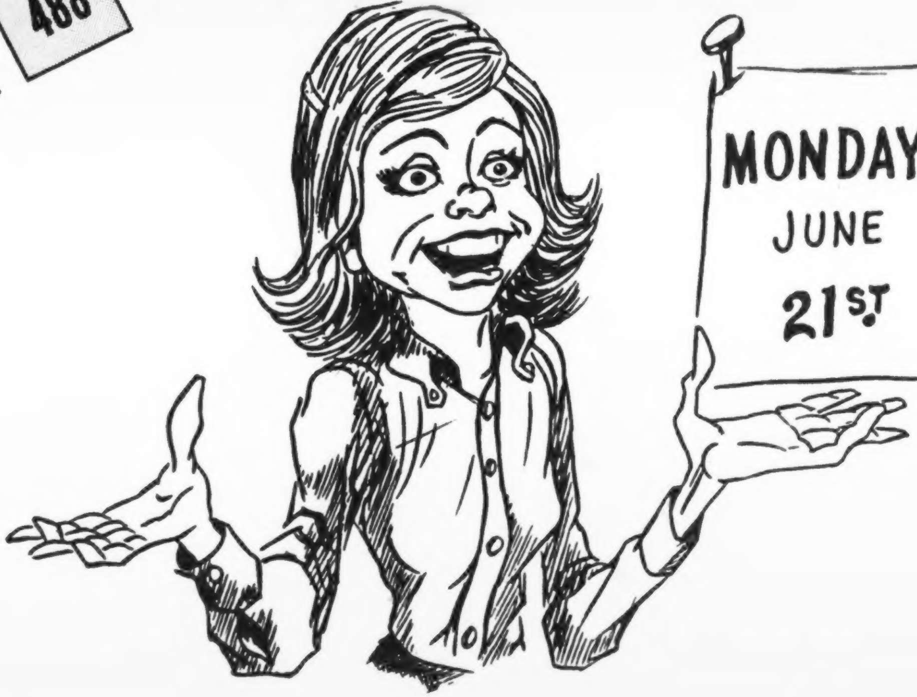
Monday is trash day.

Did he slash the mat?

Mom, can I splash in the water?

Tim, wash the dog.





Did you say, to run in the hay is fun?

Tim, stay in the water!

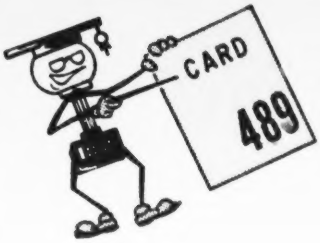
Bob, do not lay the book over there.

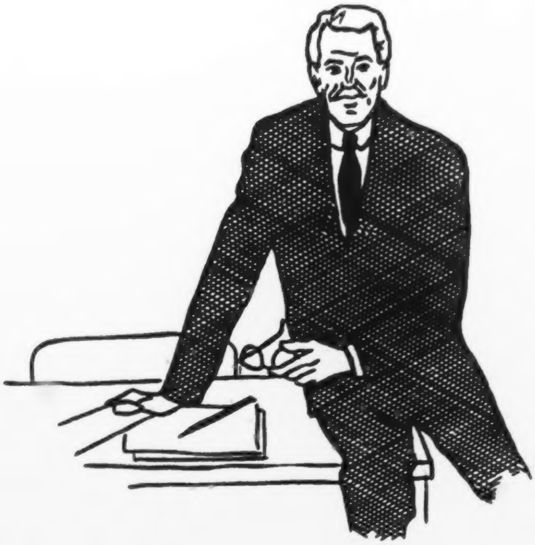
Those people do not play in the water.

Pam, run in the shop and pay the man for the hot dogs!

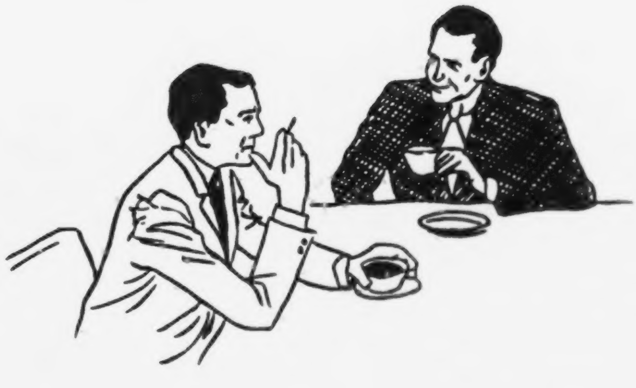
This is the way to the bus stop.

What day is it? It is Monday.

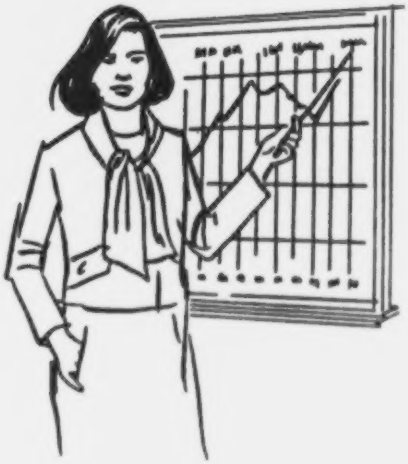




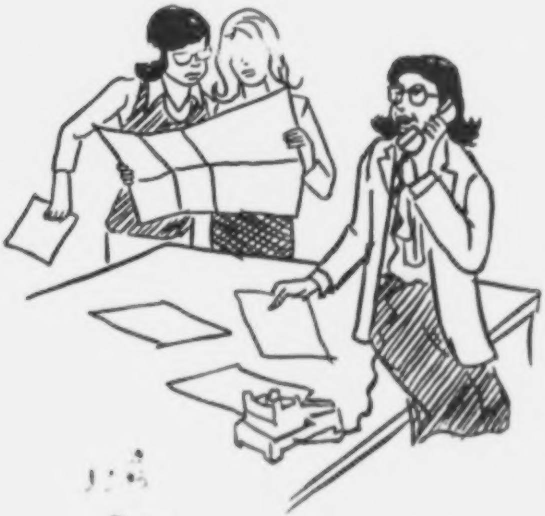
man



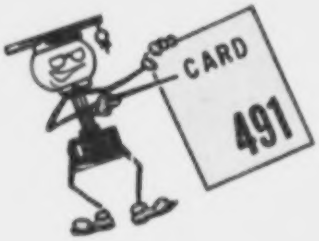
men

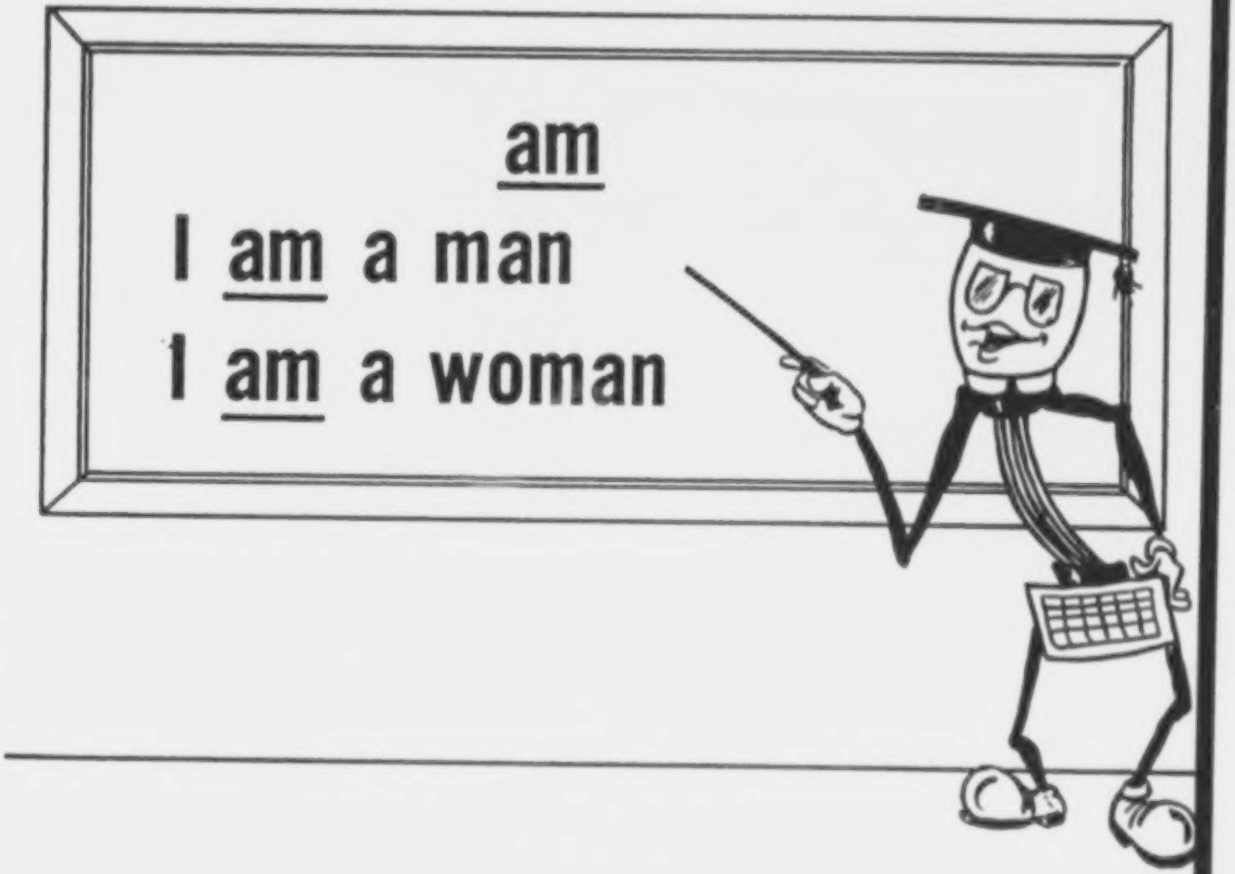


woman



women



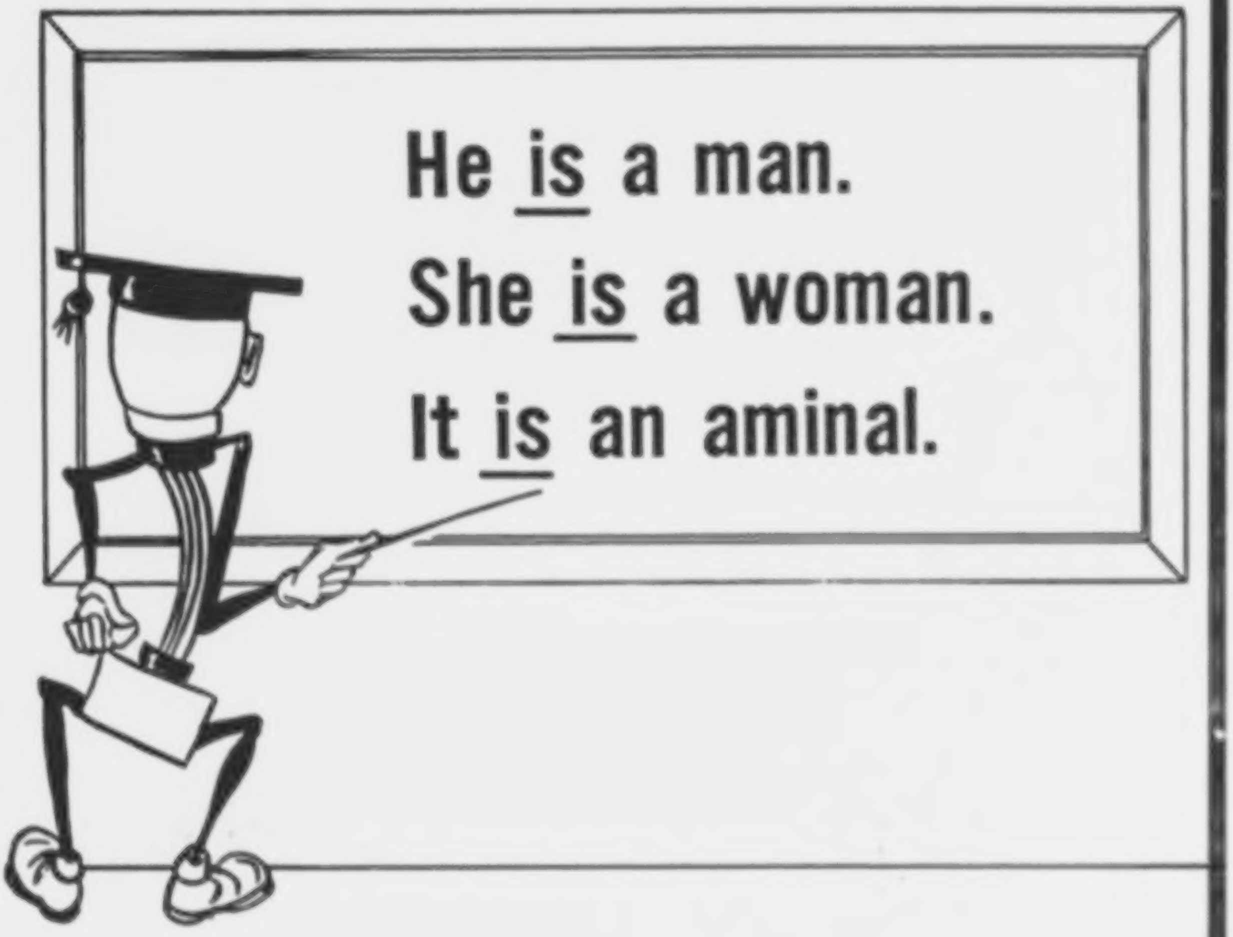


am

I am a man

I am a woman

is



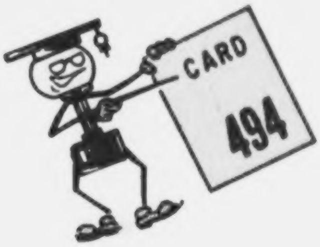
He is a man.

She is a woman.

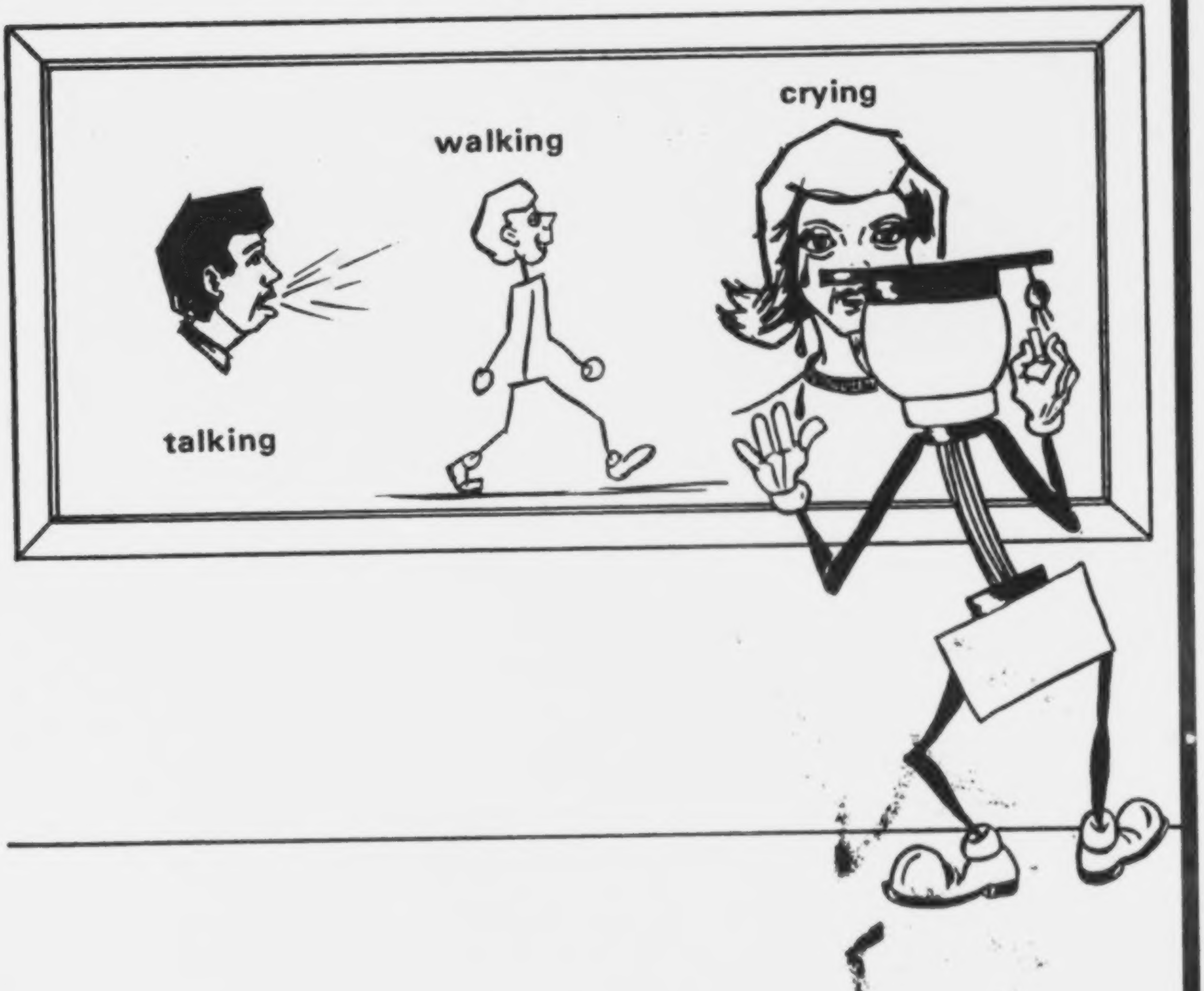
It is an aminal.

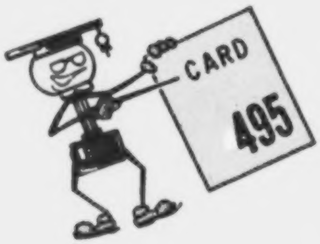
are

You are a man.	You are a woman.
We are men.	We are women.
They are men.	They are women.



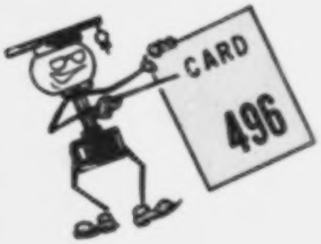
verb

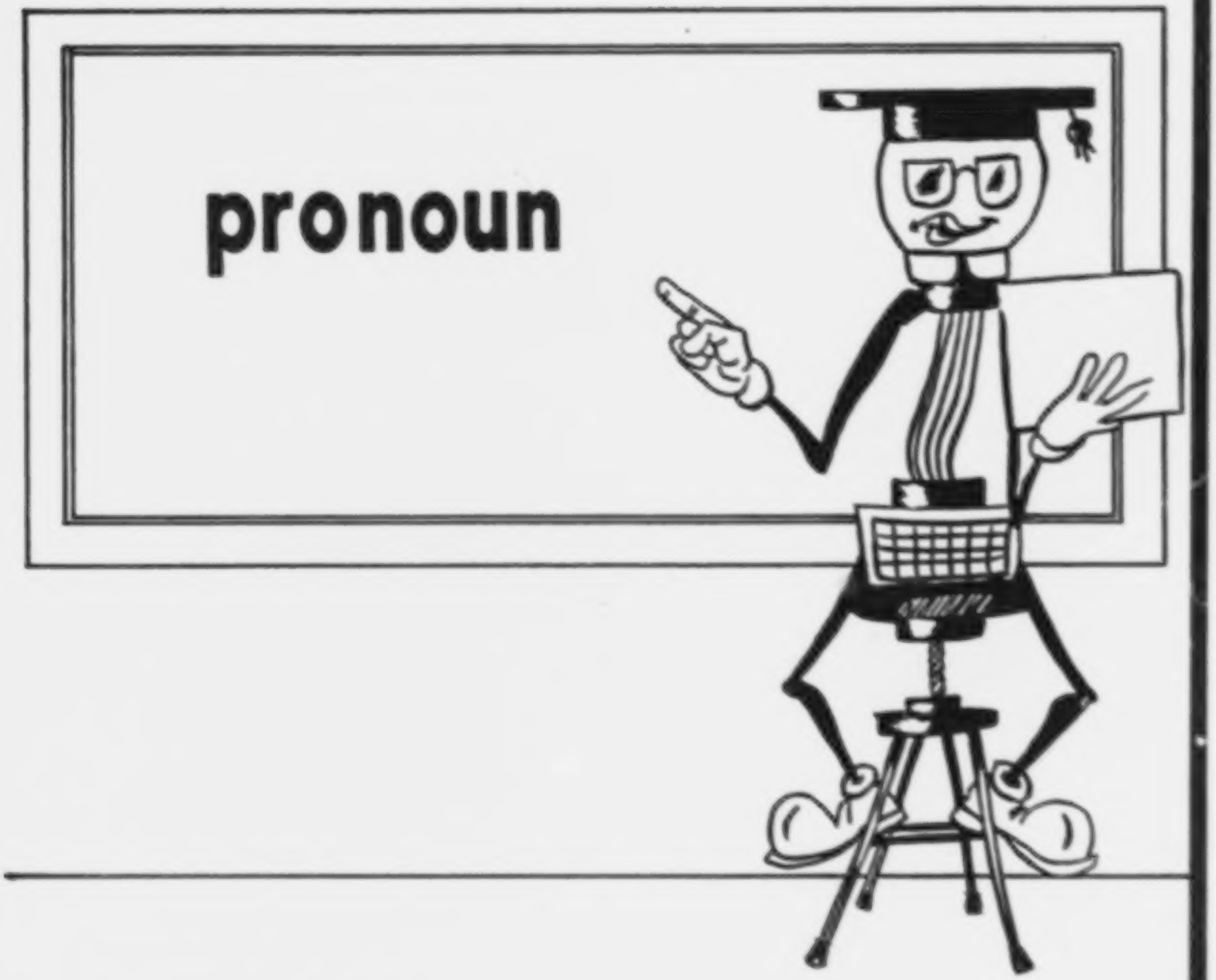

crying
walking
talking

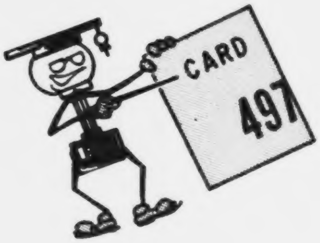


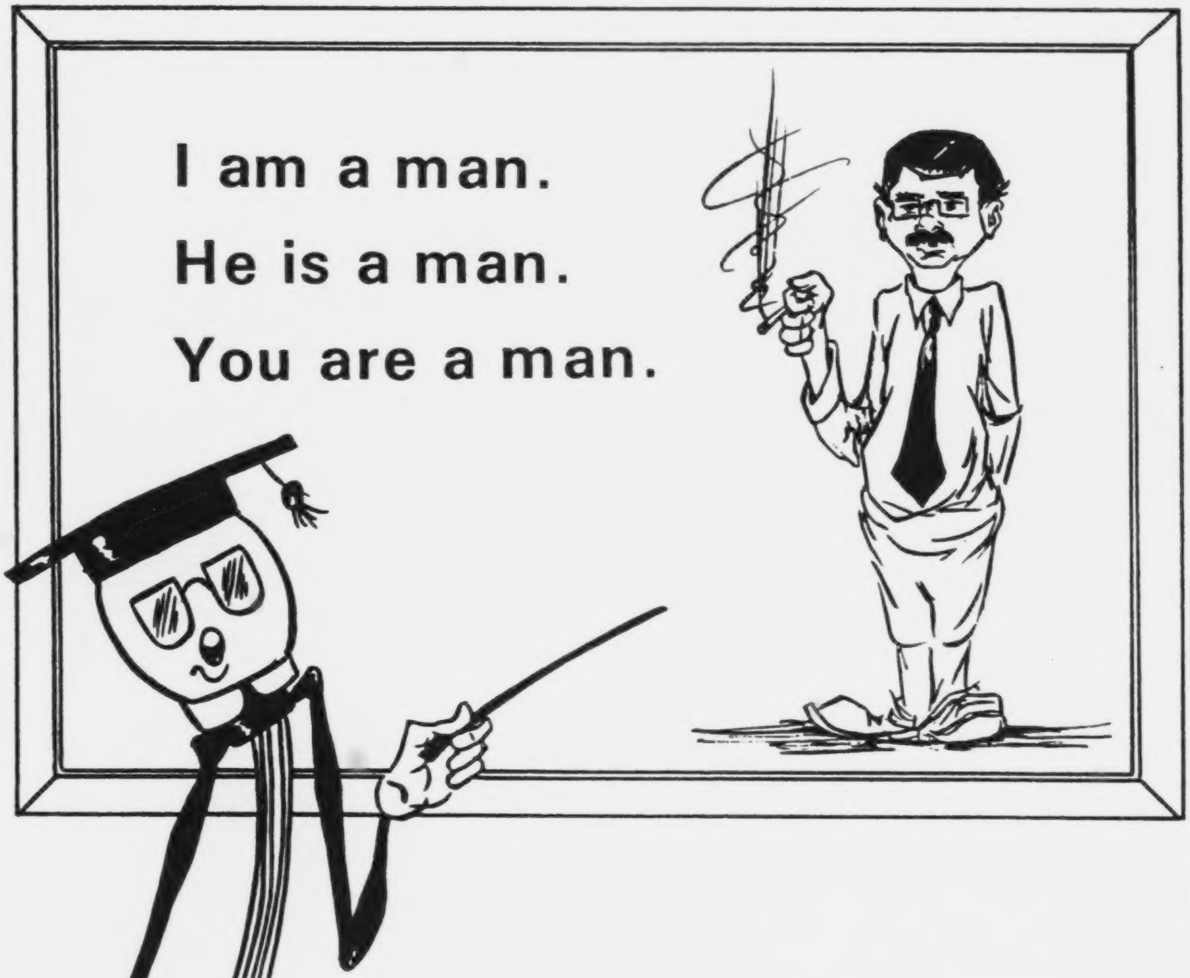
noun

person
place
thing
substance
quality
idea
action
state


CARD
496


pronoun

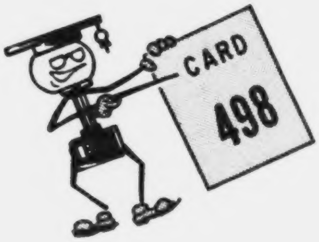


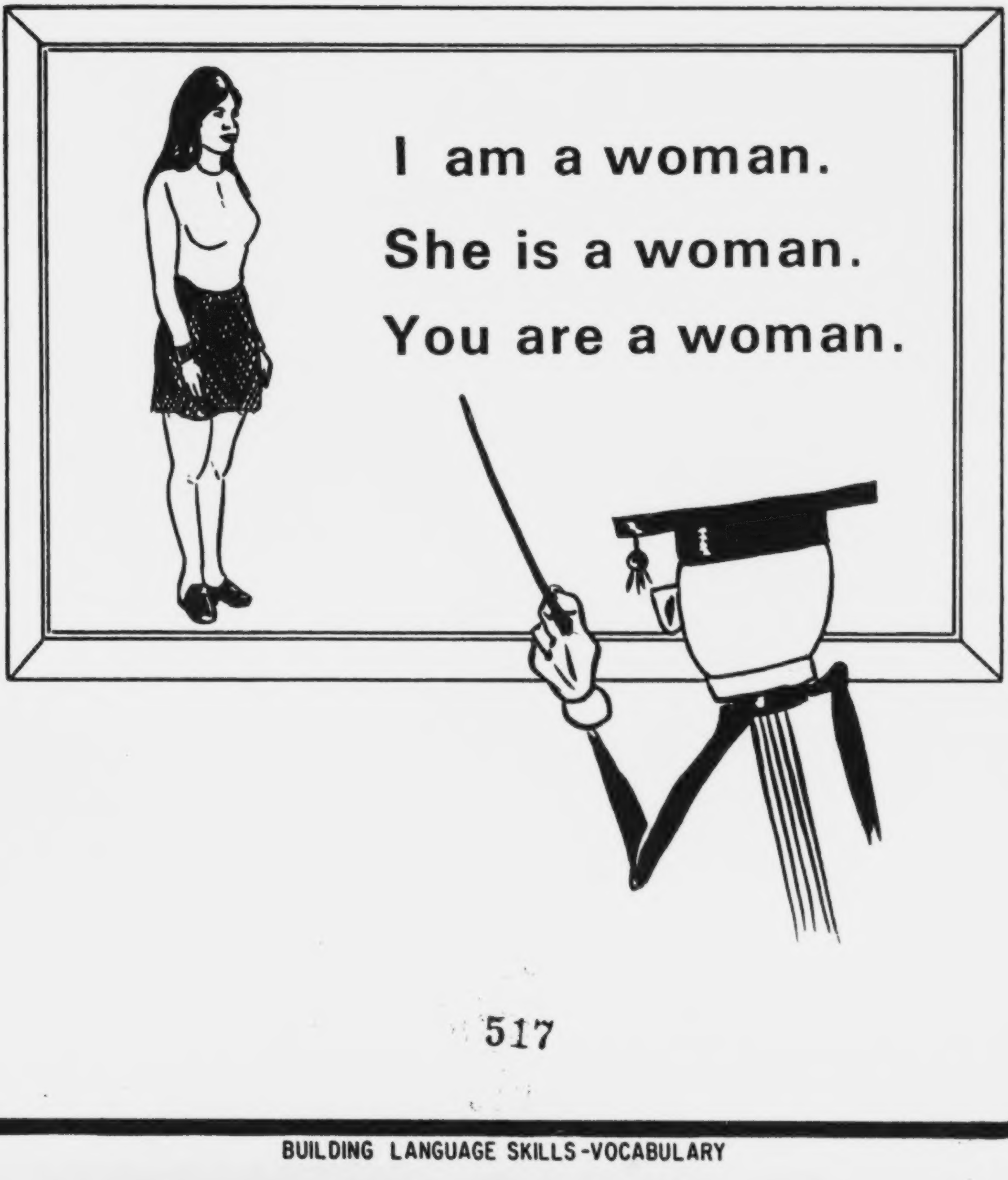


I am a man.

He is a man.

You are a man.

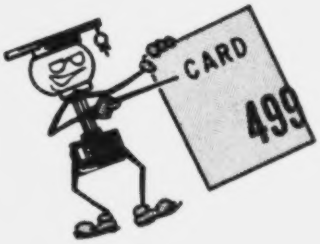


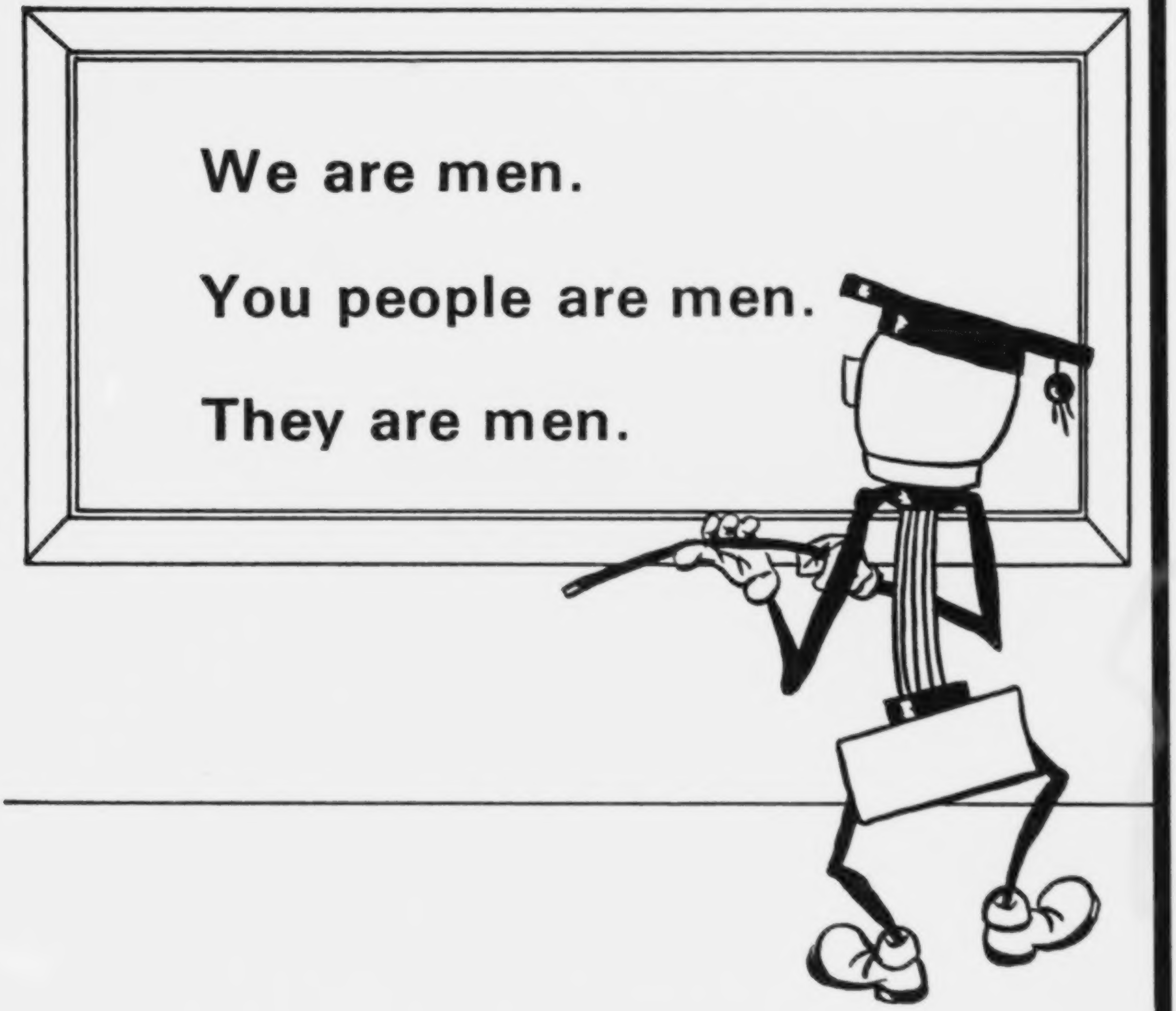


I am a woman.

She is a woman.

You are a woman.

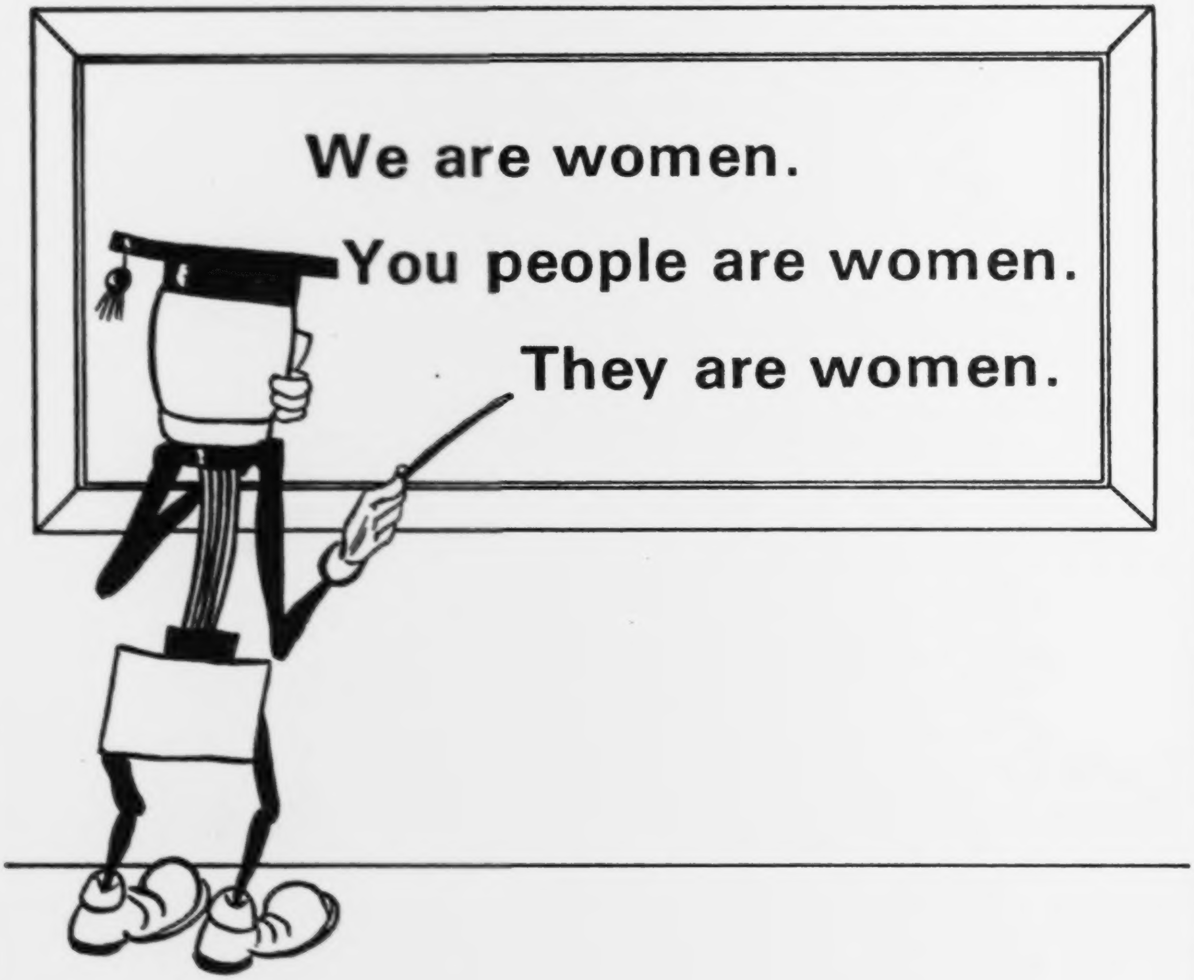




We are men.

You people are men.

They are men.



We are women.

You people are women.

They are women.

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION
EDUCATIONAL RESOURCES INFORMATION
CENTER (ERIC)

☑ This document has been reproduced as received from the person or organization originating it.

☐ Minor changes have been made to improve reproduction quality.

● Points of view or opinions stated in this document do not necessarily represent official NIE position or policy.

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

D Culclosure

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

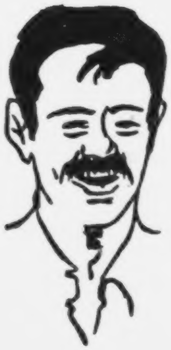
THE TRS-80 COMPUTER ASSISTED INSTRUCTION SERIES FOR ADULT BASIC EDUCATION STUDENTS

VOLUME 2

A READING SKILLS DEVELOPMENT PROGRAM for ADULT NON-READERS

FEATURING:
SUPPLEMENTARY GRAPHICS AND SOUND (VOICE TUTORIALS)

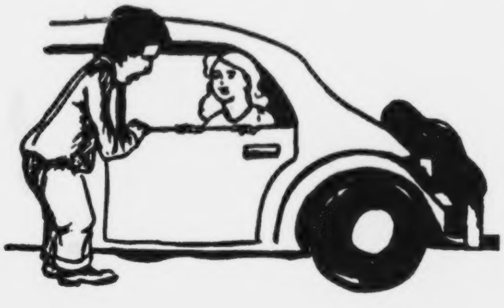
SHELTERED EMPLOYMENT PRESS
SAN ANTONIO STATE HOSPITAL
BOX 23310 SAN ANTONIO, TEXAS 78223



Are you a woman?

No, you are not a woman.

You are a man.



Is he in a car?

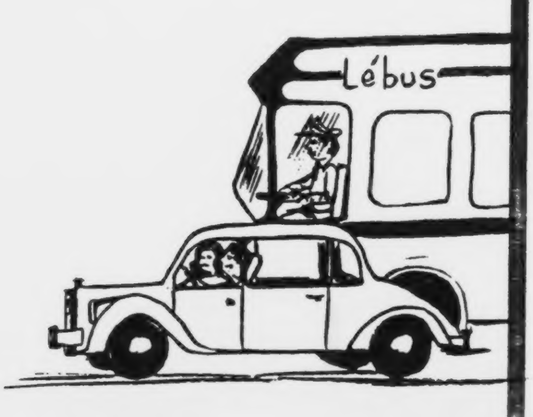
No, he is not in a car.

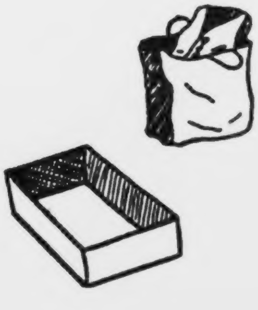
She is in a car.

Are we on a bus?

We are not on a bus.

We are in a car.

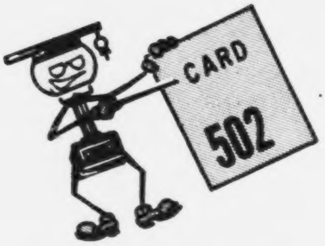




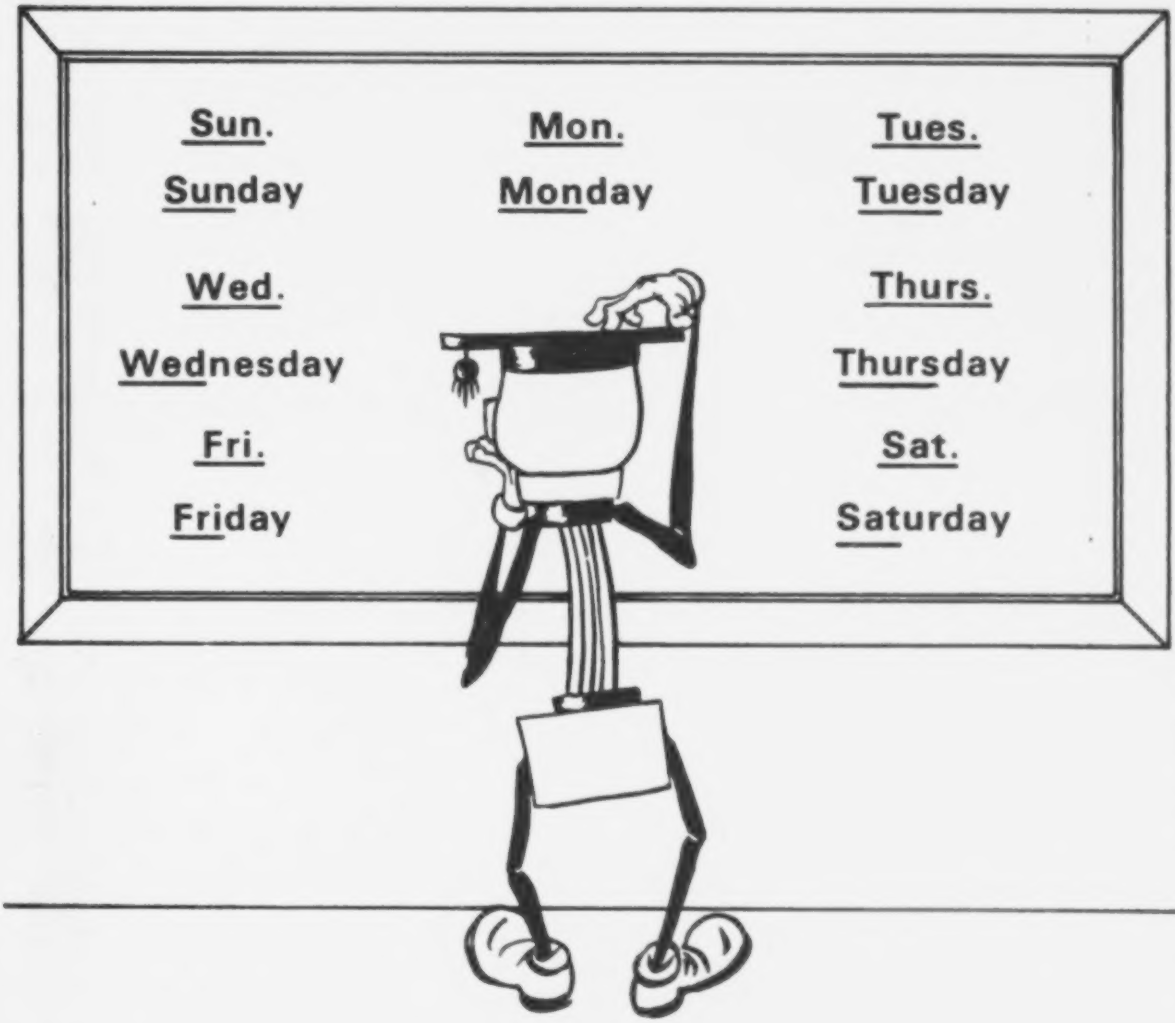
Are those vests in the box?

The vests are in a bag over there.

They are not in the box.



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26		28
29	30	31				



Sun.
Sunday

Mon.
Monday

Tues.
Tuesday

Wed.
Wednesday

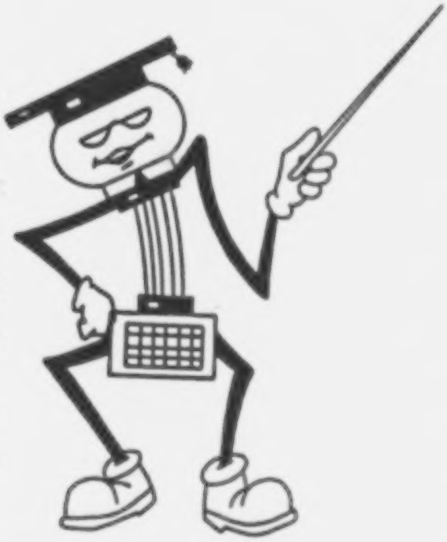
Thurs.
Thursday

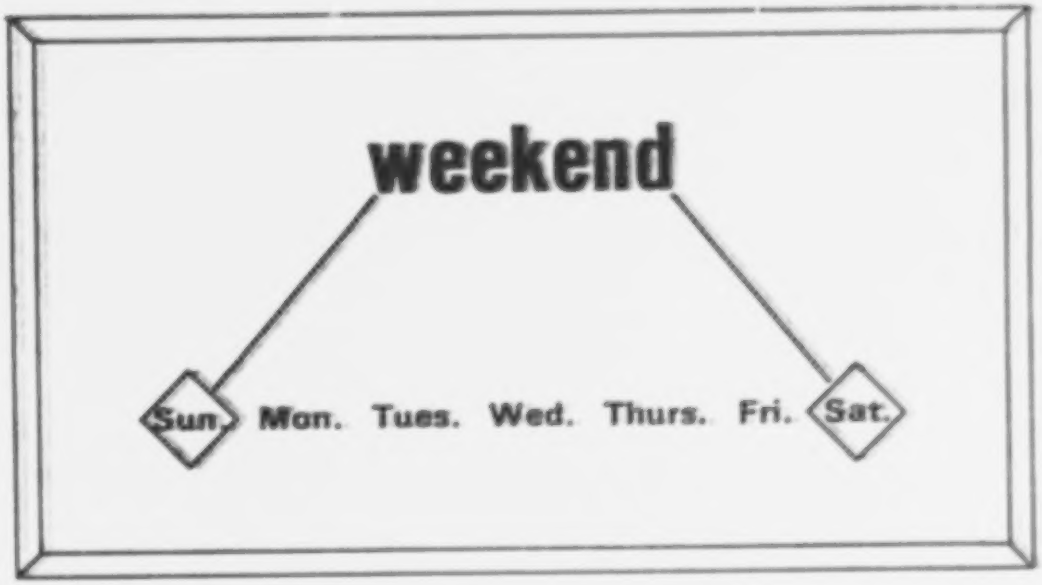
Fri.
Friday

Sat.
Saturday

week

Sun. Mon. Tues. Wed. Thurs. Fri. Sat.

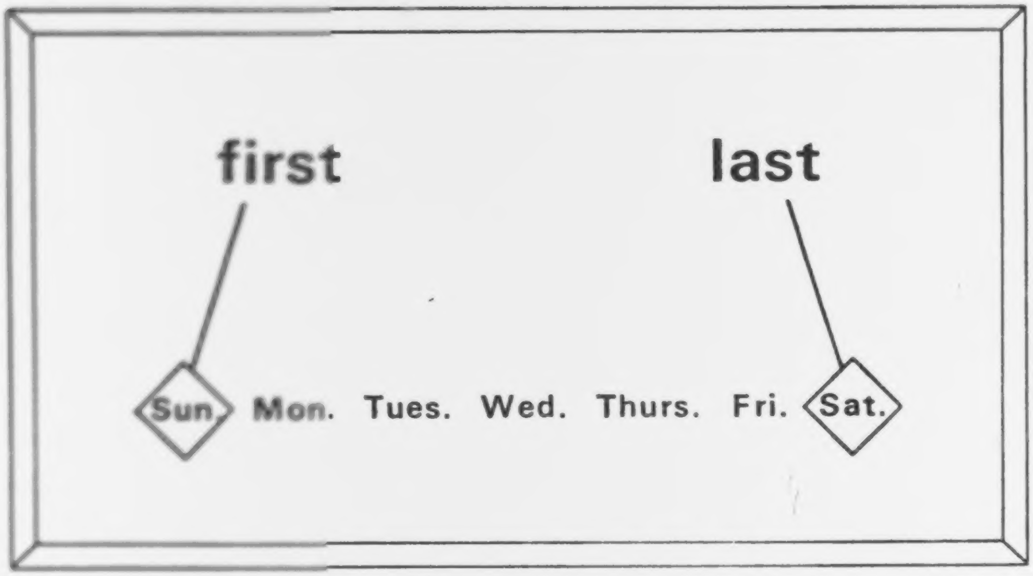




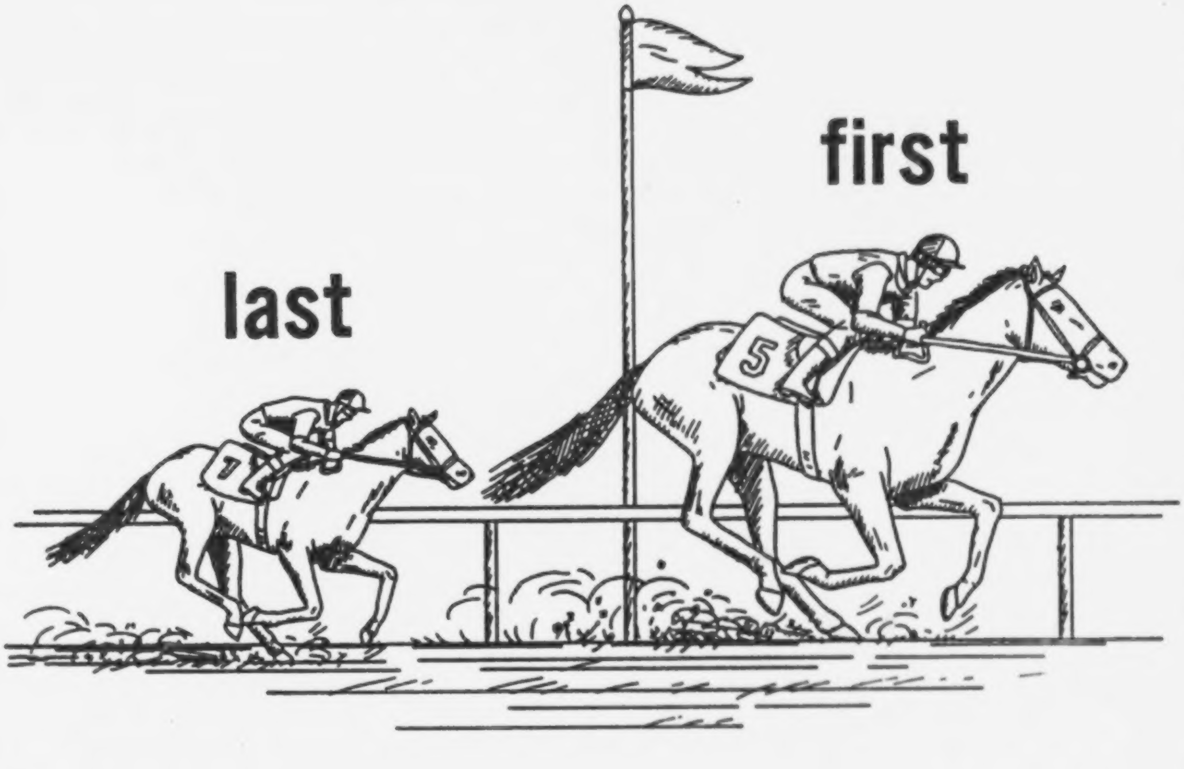
weekend

Sun. Mon. Tues. Wed. Thurs. Fri. Sat.

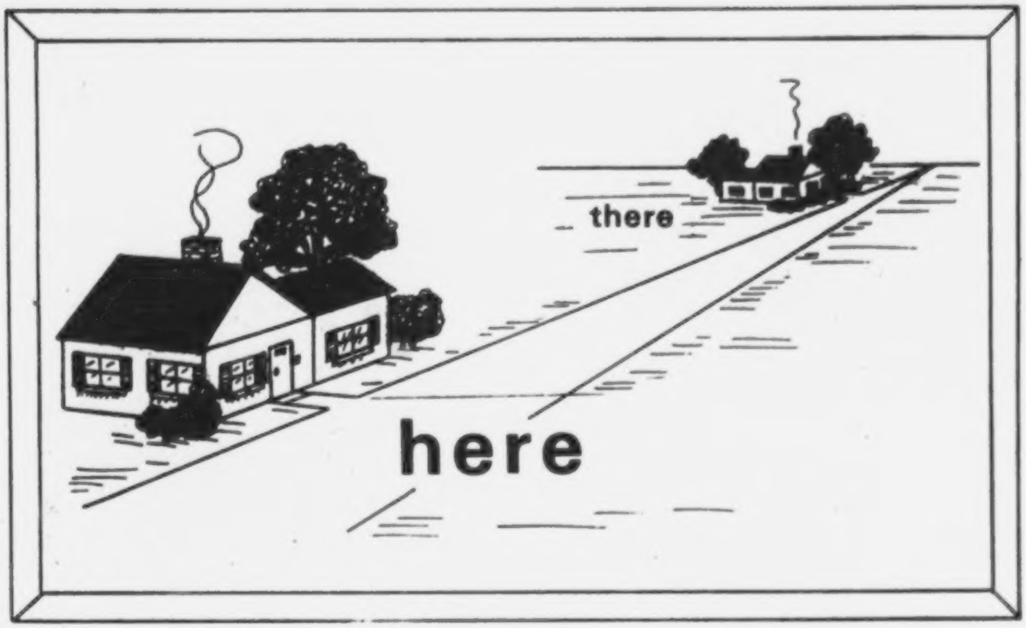
CARD
506

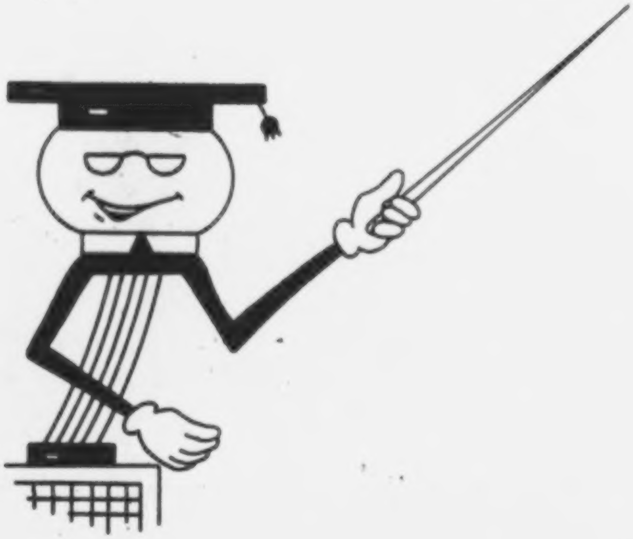

first
last
Sun.
Mon.
Tues.
Wed.
Thurs.
Fri.
Sat.

CARD
507

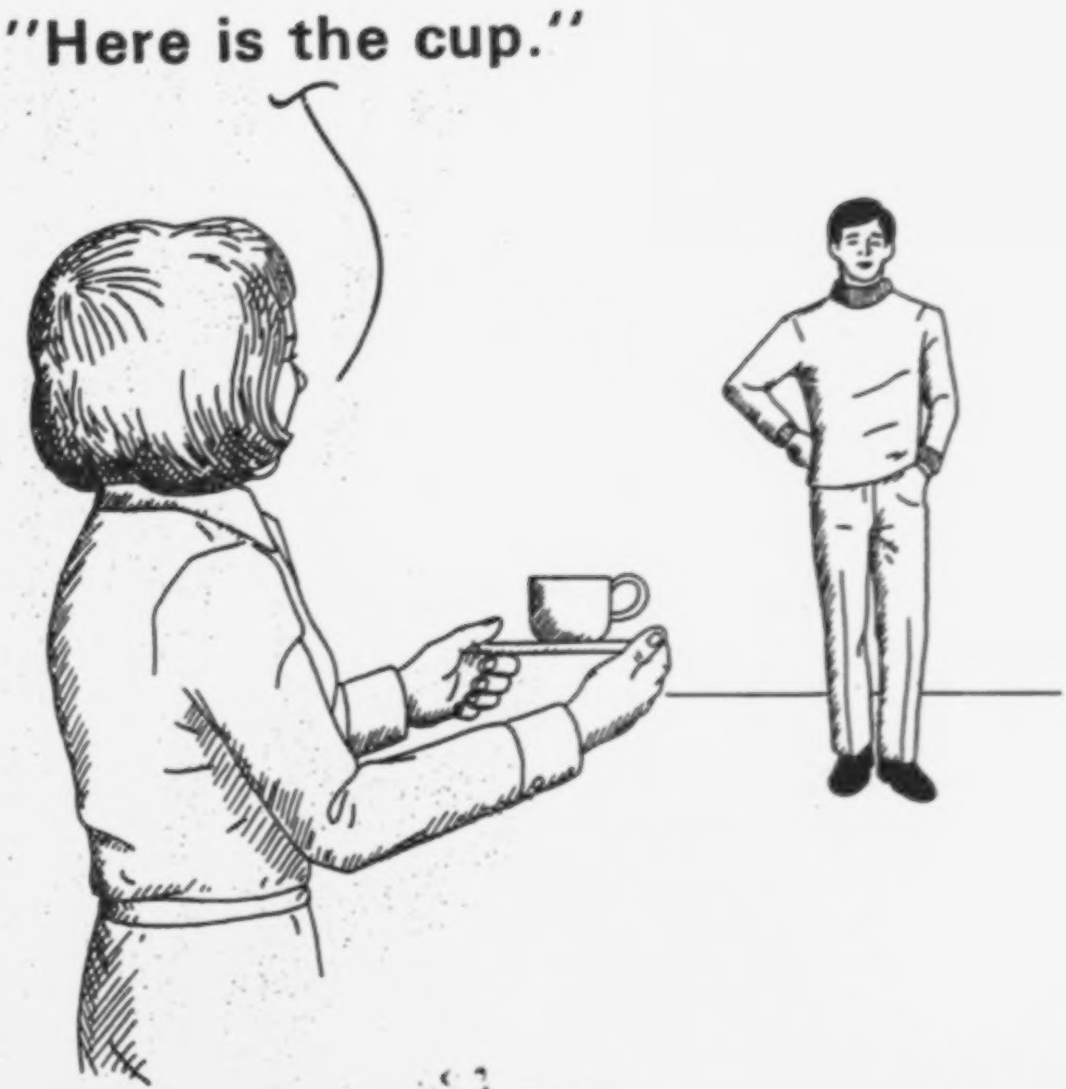

first
last
5
7

CARD
508

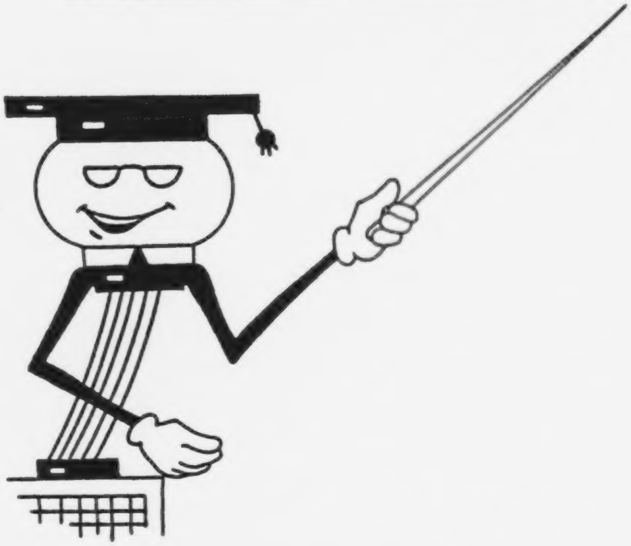

there
here



CARD
509


"Here is the cup."

say says

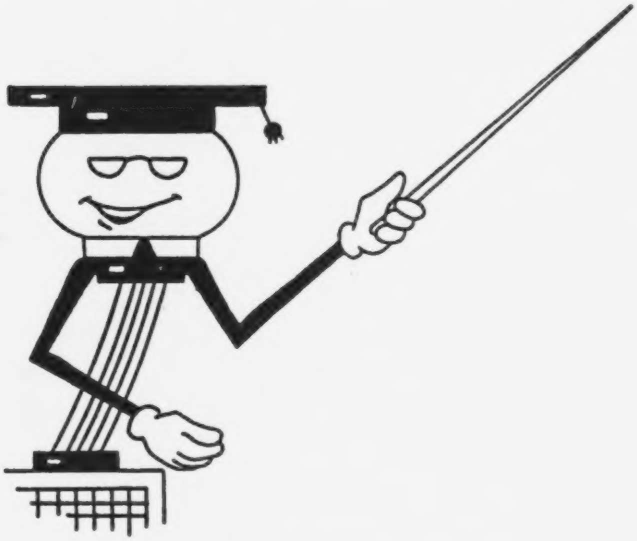


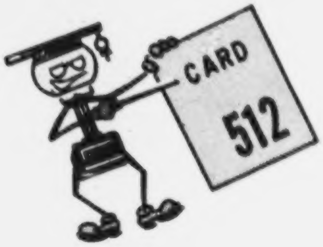
I say yes.

They say yes.

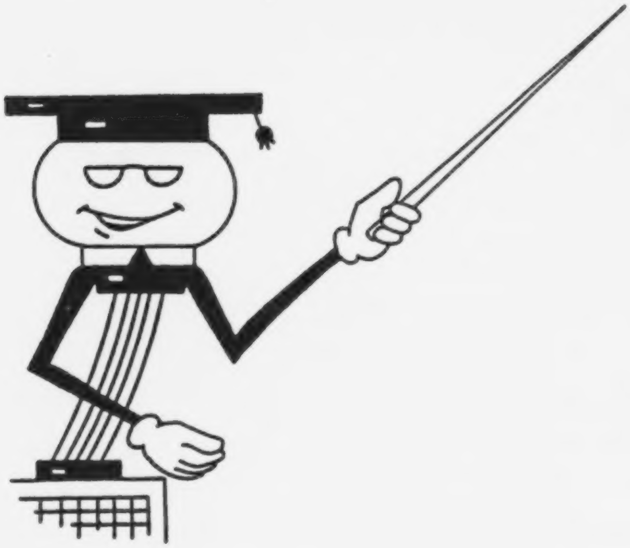
He says no.

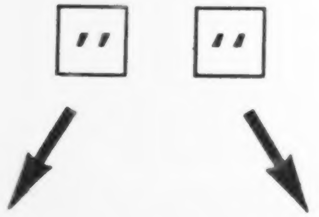
Mom says go get the milk.





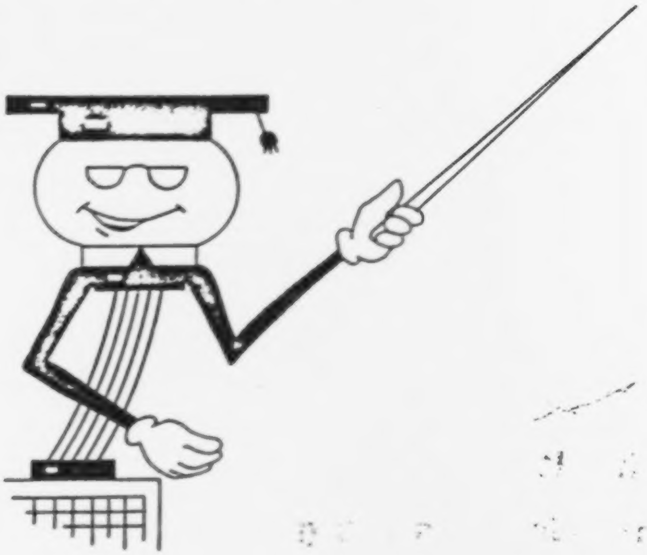
ask

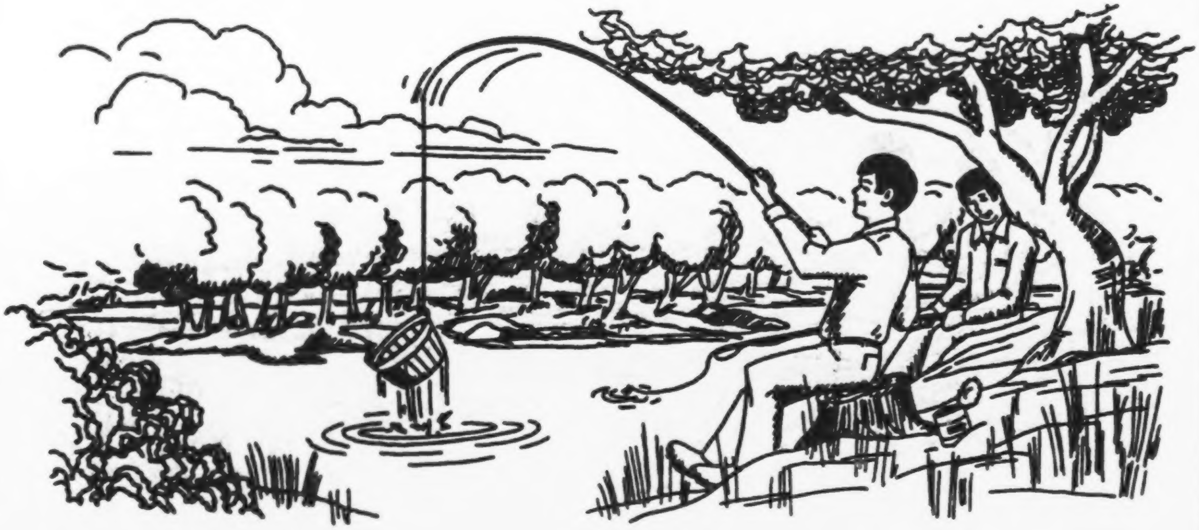




quotation marks

Bob says, ’’Run and get the cat.’’





It is Sunday, and Bob is not in the shop. He is off.

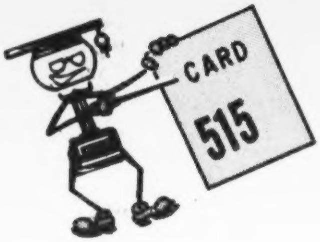
"Bob, are there any fish in that water over there?" Sam asks.

"Yes, there are some big fish in that water," says Bob. "There is a big splash over there. That is a big, big fish."

"Sam! Sam! I have a big fish," Bob says to him.

"Yes, you do have a fish. It is big. Get it Bob! Get it!"

"Sam, is this a big fish? No, it is a big basket."



Sunday is the first day of the week.

S is the first letter in the word Sunday.

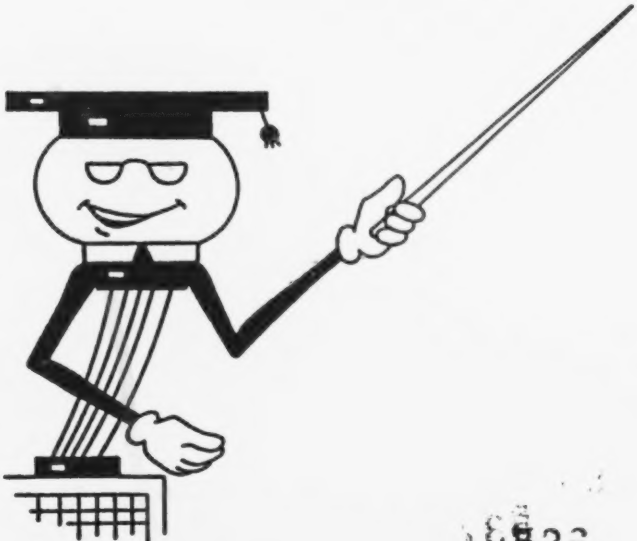
Saturday is the last day of the week.

The last letter in the word Saturday is y.

Saturday and Sunday are the weekend days.

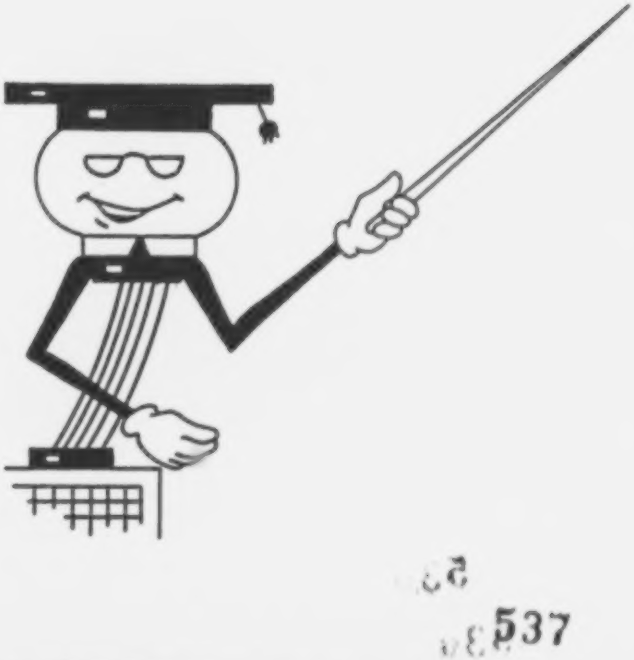
These are the days that people are off.

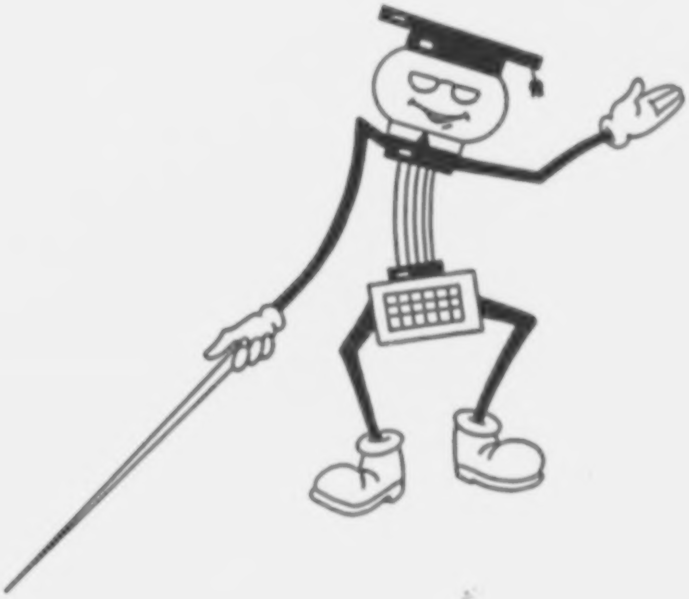
1. Bob runs on the sand.
2. Tim and Sam are on the bus.
3. Pam boils the turnips in the pan.
4. Pam and I are in the red car.
5. Tim gets a big, big fish.



verbs

am are is





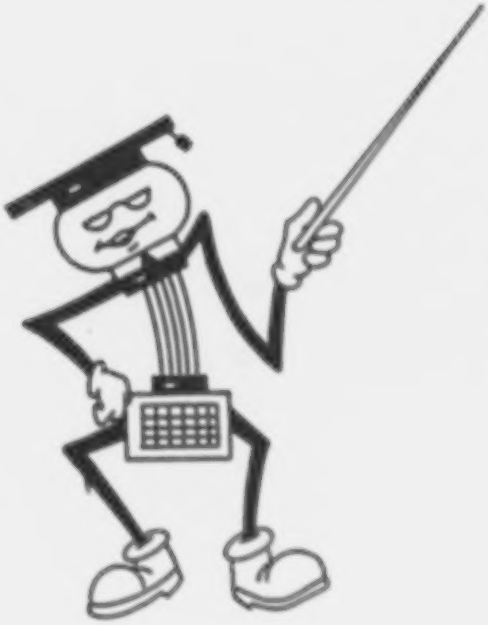
1. Tim and I ___ in the water.

2. Bob and Pam ___ not on the bus.

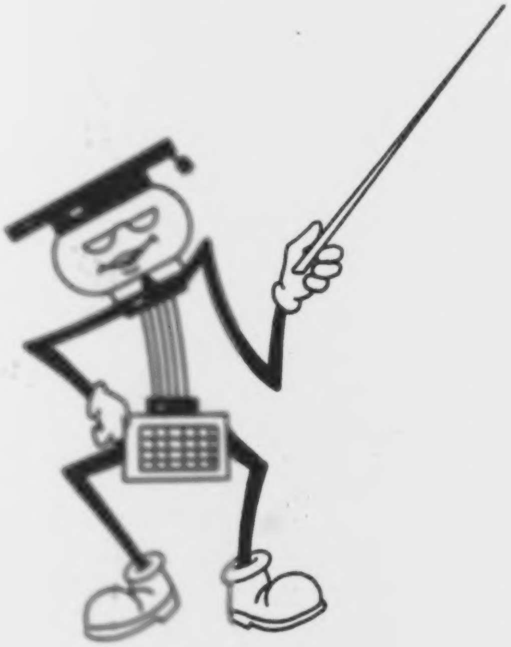
3. Sam ___ a big man.

4. The car ___ hot.

sh spl f s pl st

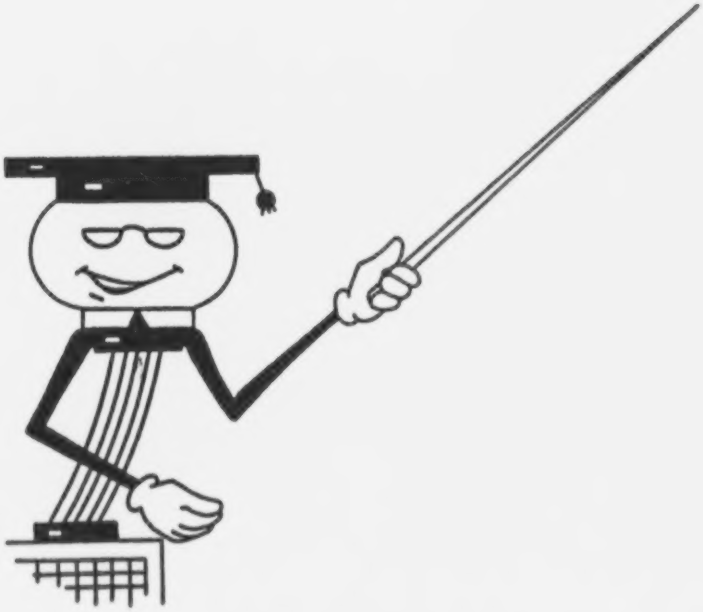


th bas lett wa o



th oo ng

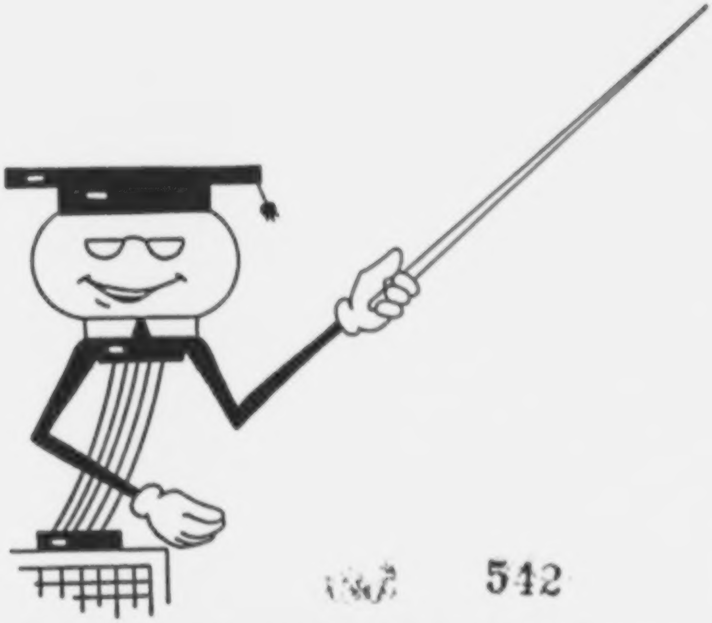
bath spoon ring



oo

room
bedroom
moon
too

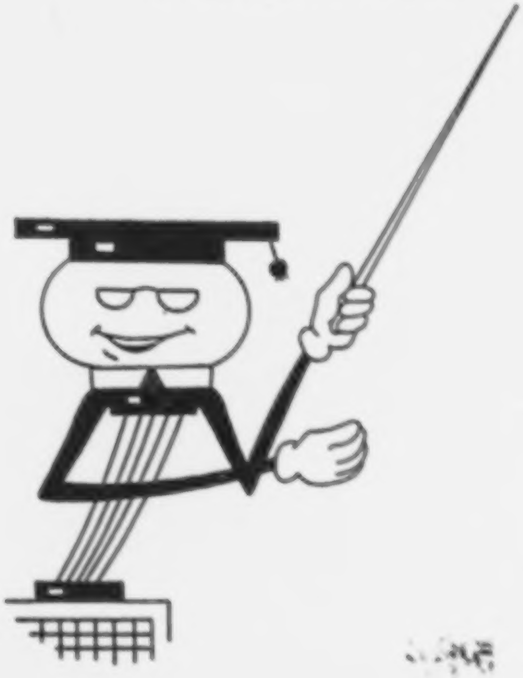
zoo
food
cool
pool



th

bathroom
bathtub
tooth
toothbrush

with
path
thin
thick



ng

ring

bring

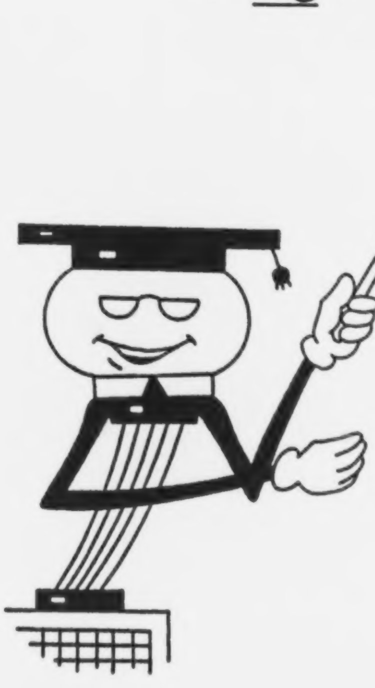
living

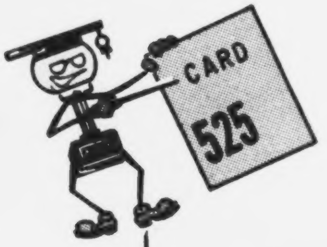
livingroom

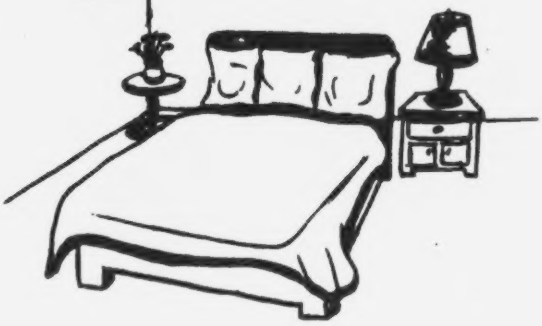
thing

sing

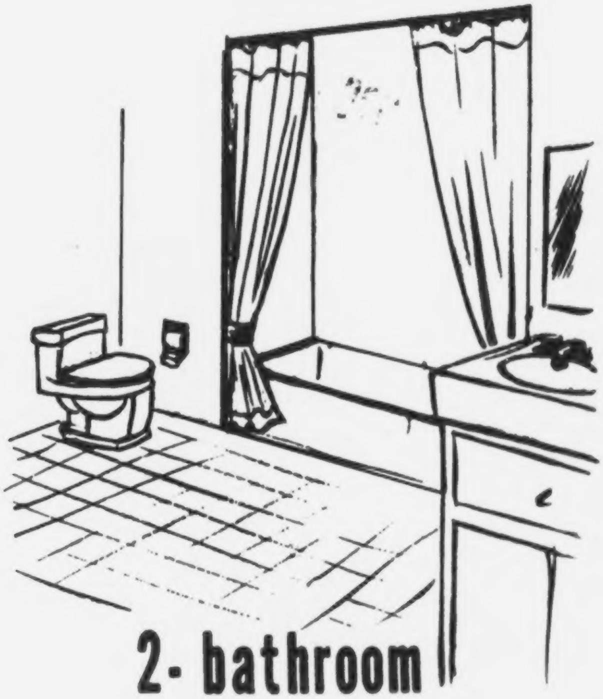
song



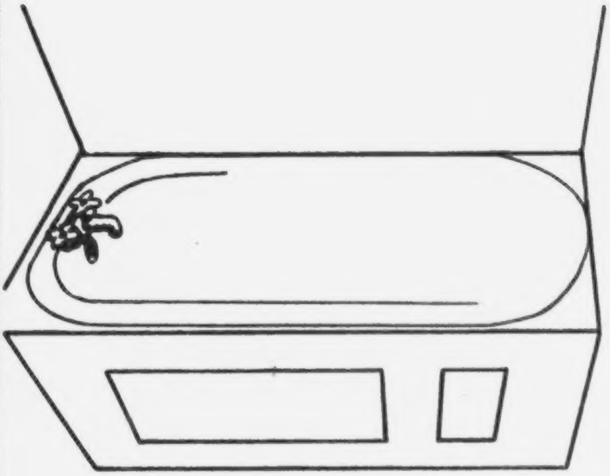




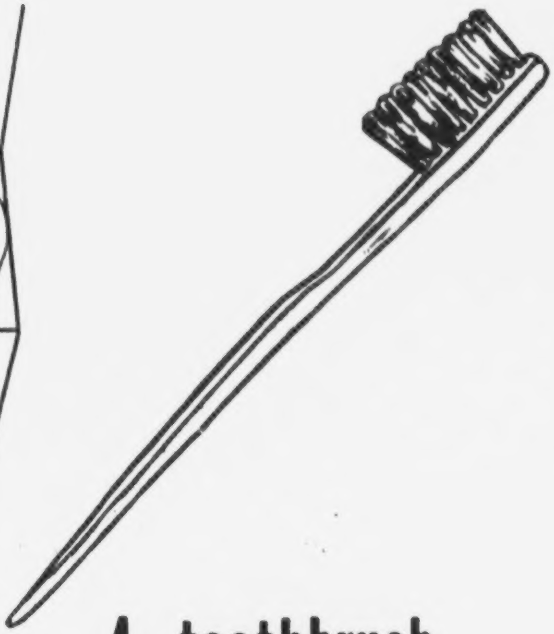
1- bedroom



2- bathroom

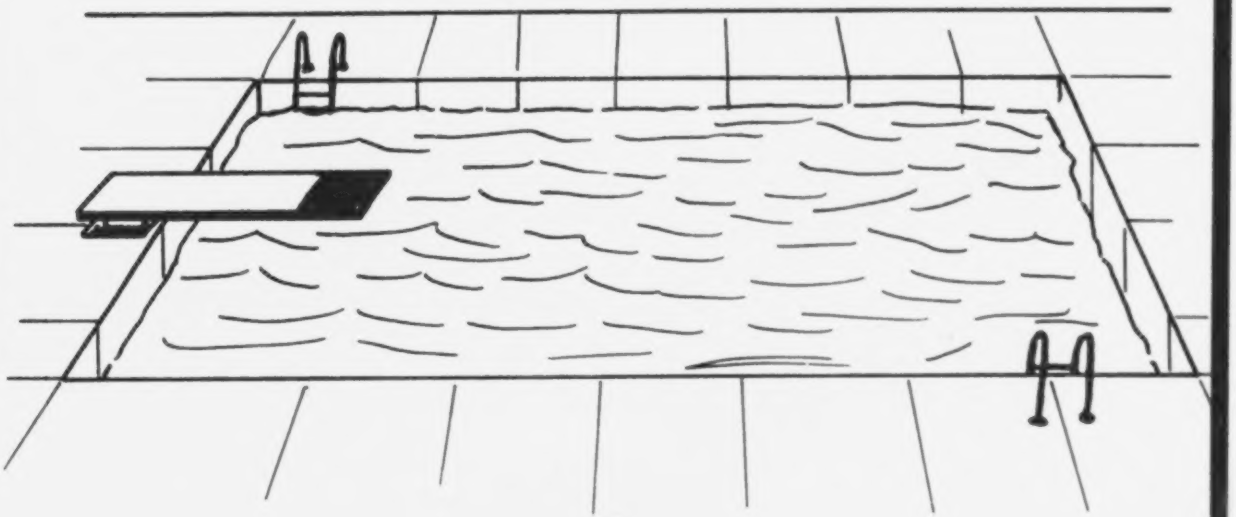


3- bathtub

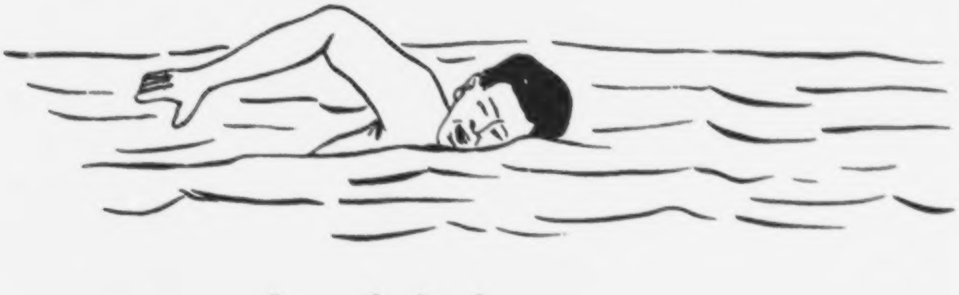


4- toothbrush

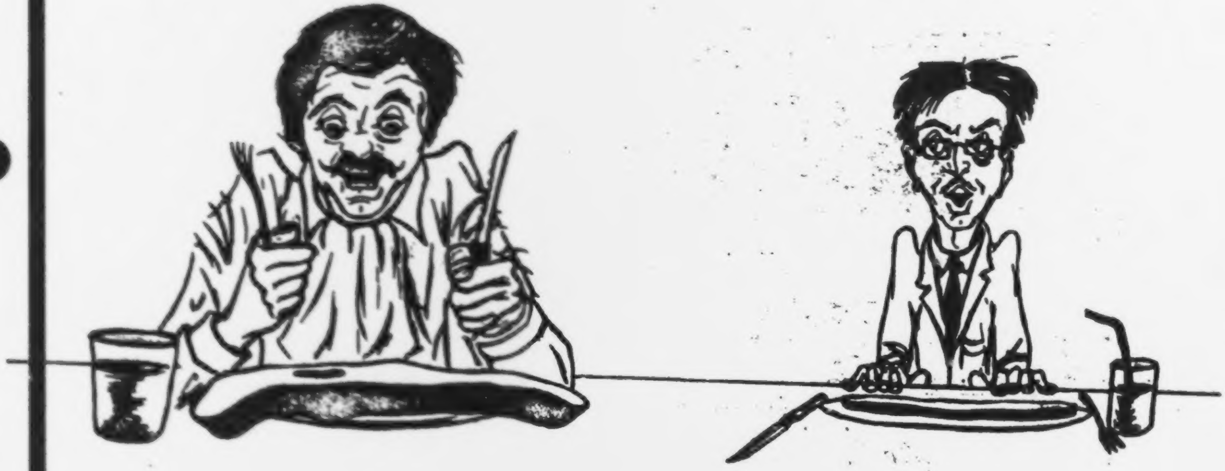
swimming pool



swim



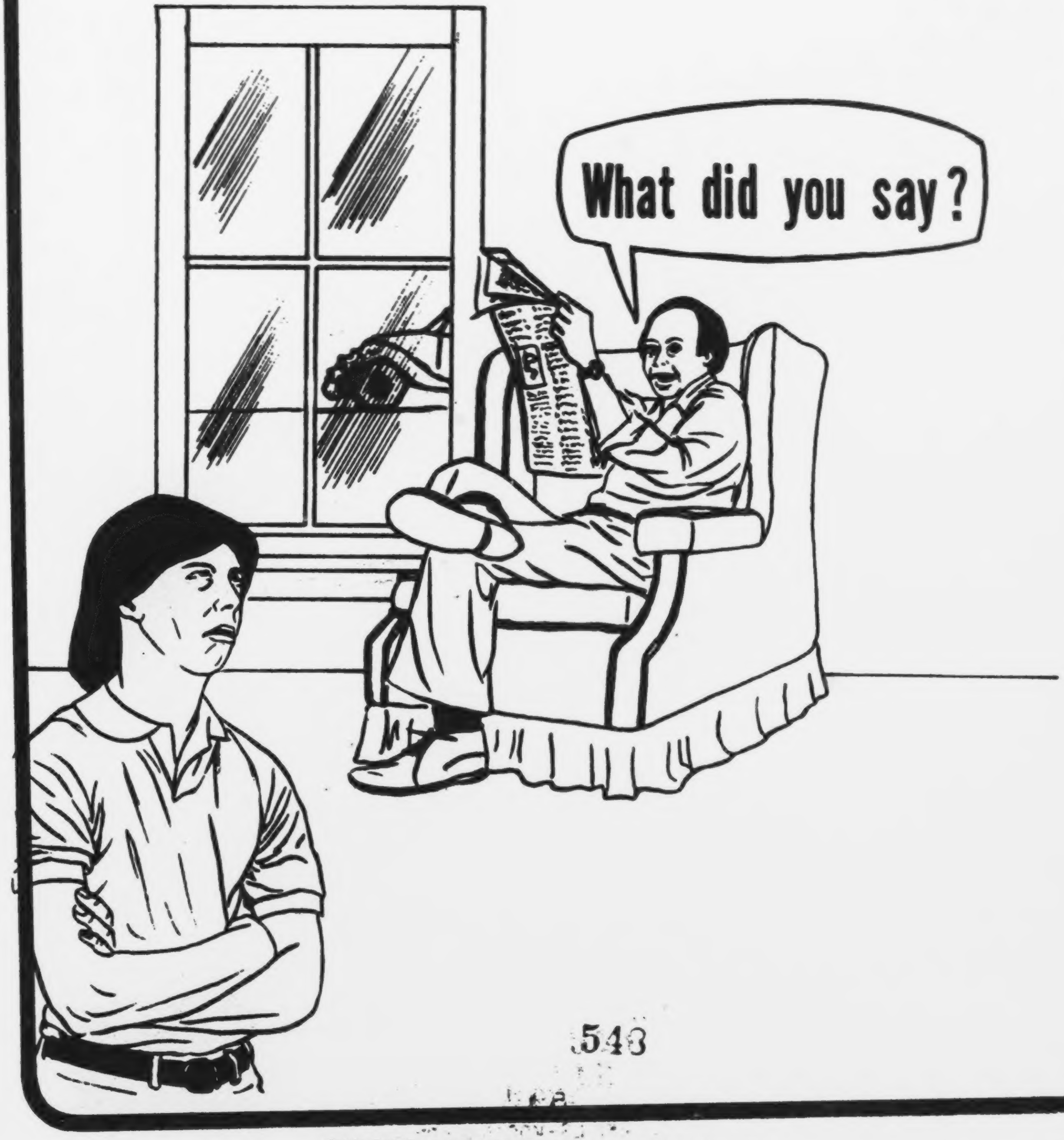
swim(m)(i)ng



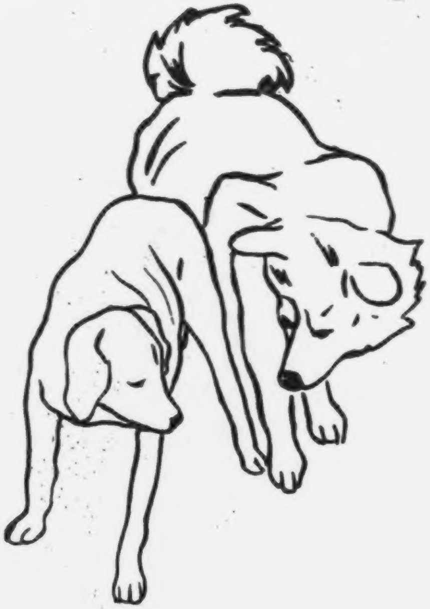
thick

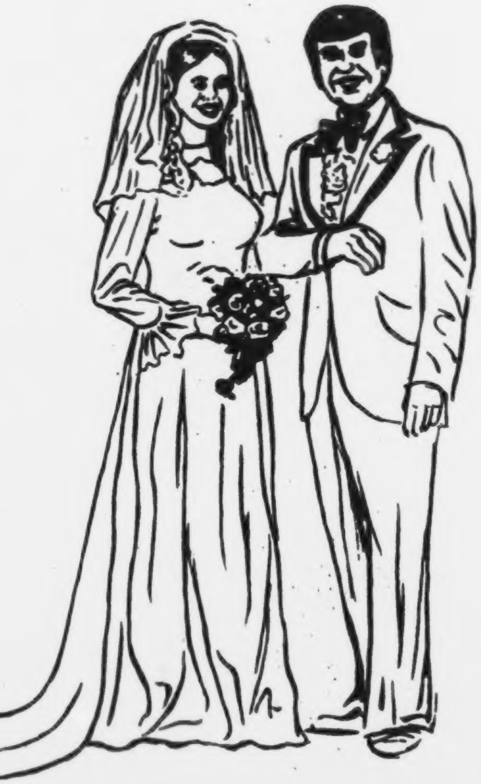
thin

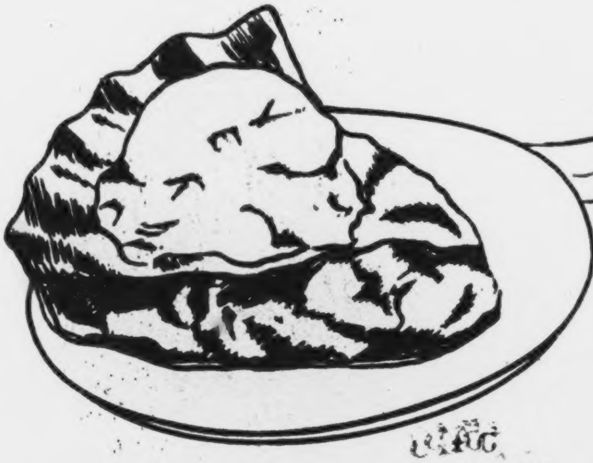
CARD
528


What did you say?

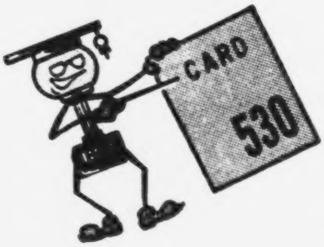
together

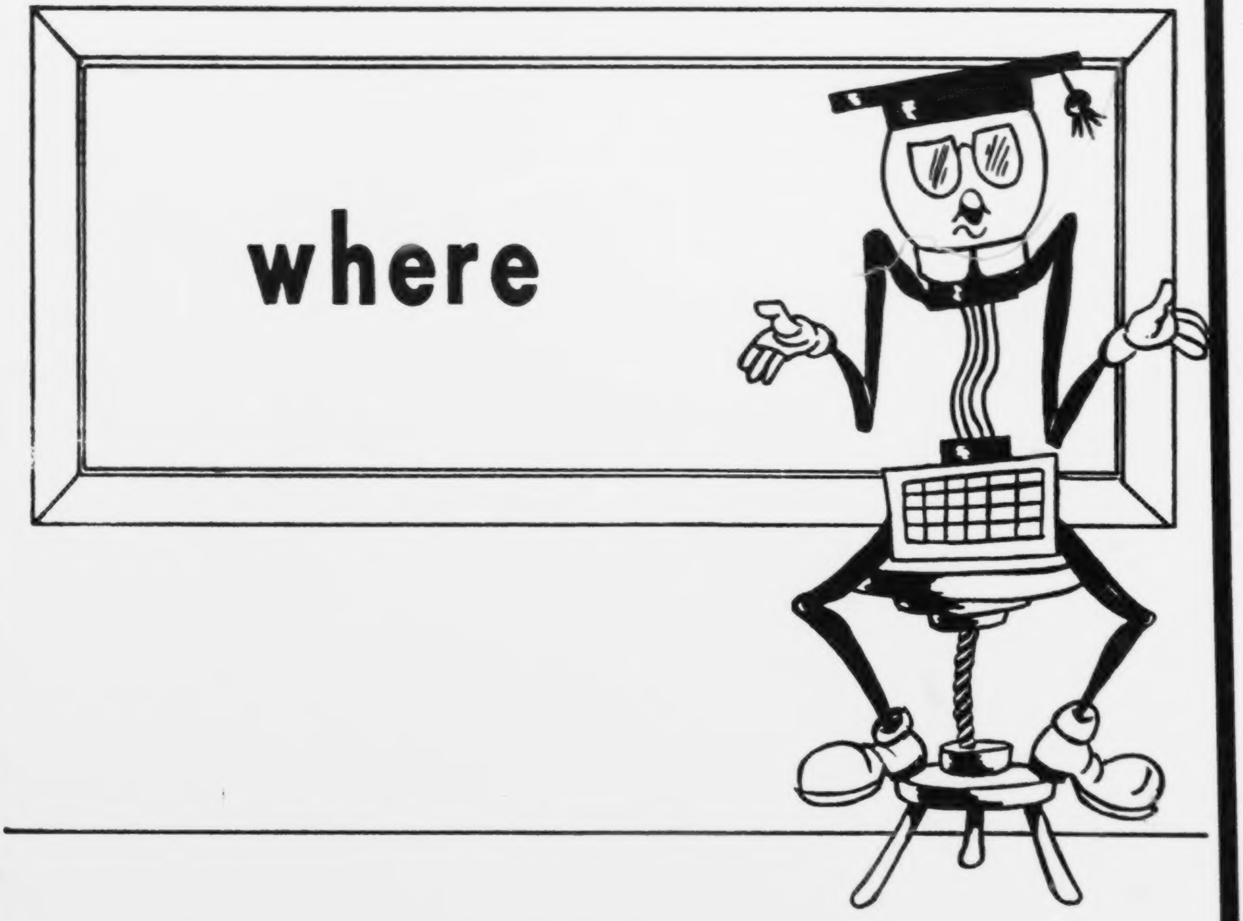






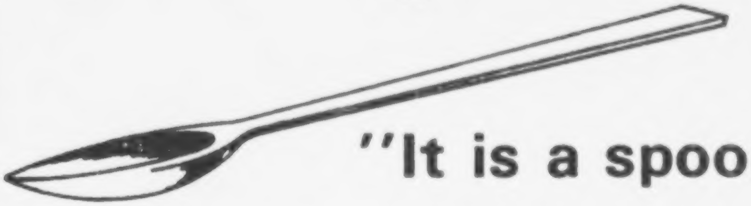
ERIC





where

Bob says,
"What is this?"

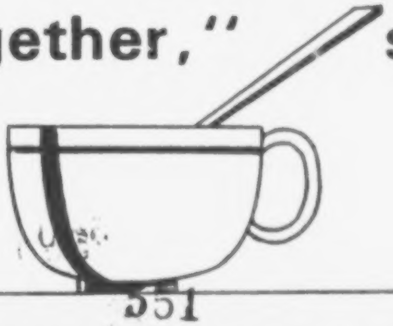


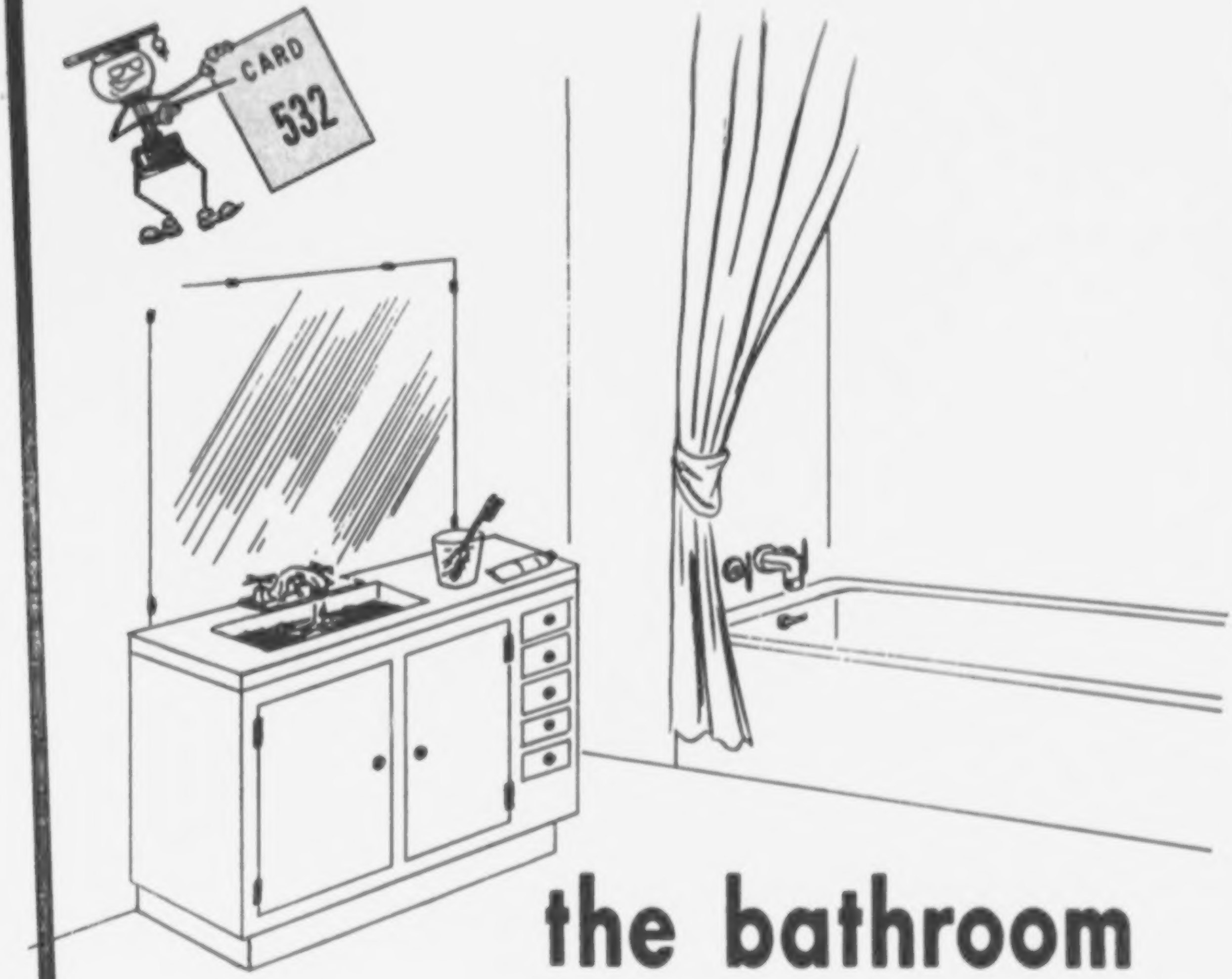
"It is a spoon ,"
answers Tim.

"Where is the spoon?"
Nan says.

"It is in the cup, "
answers Tim.

"The spoon and the cup
are together," says Nan.





the bathroom

What is in a bathroom?

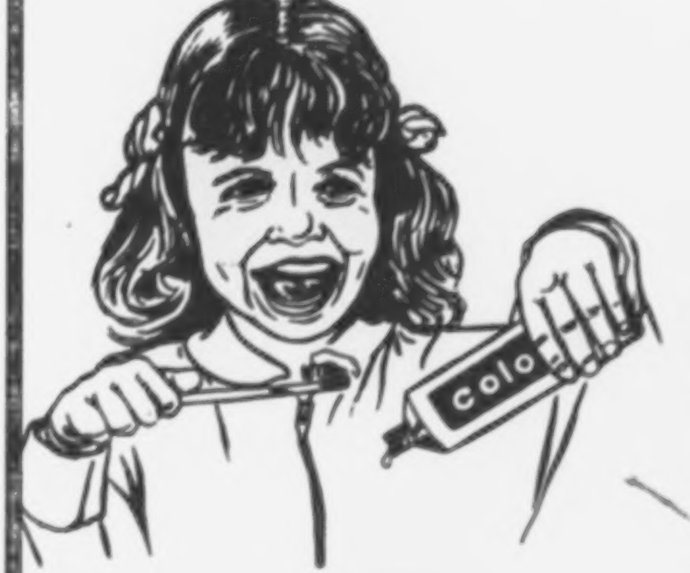
A bathroom has a bathtub.

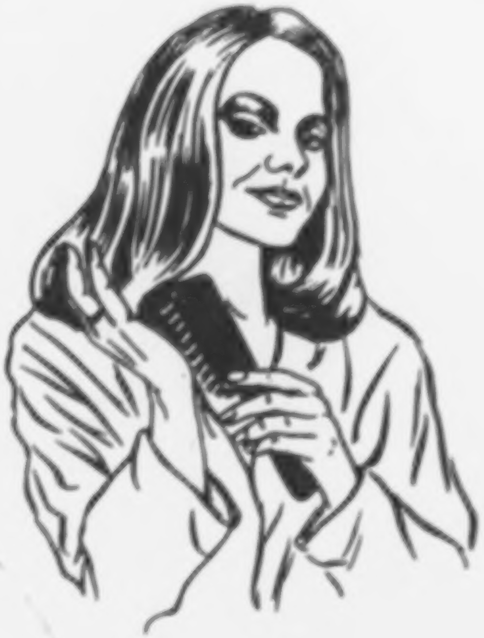
It has some water in it to put in a cup.

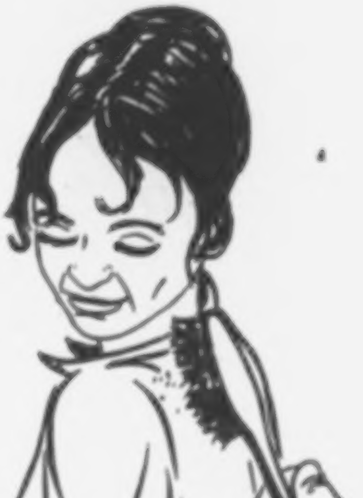
Over there is a toothbrush to brush the teeth.

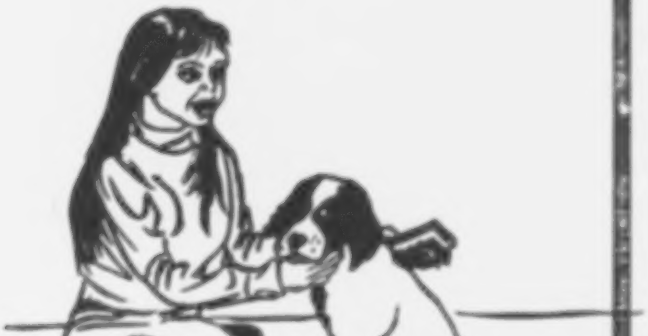
The cup and the tooth brush are together over there.

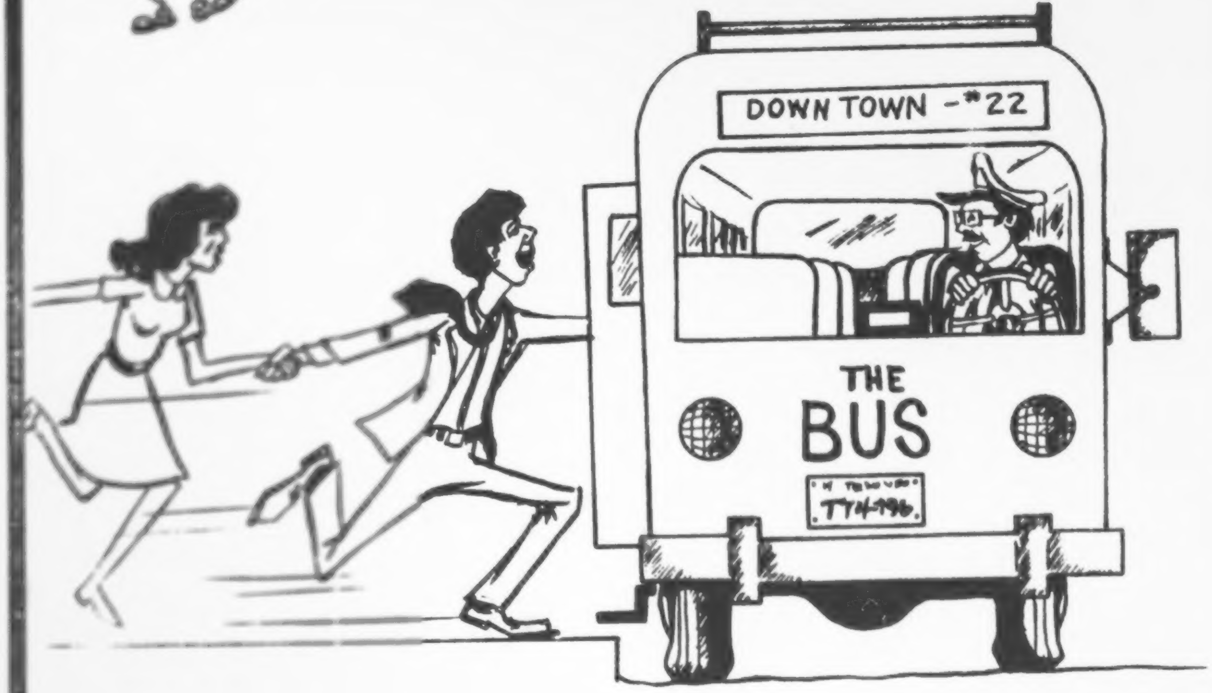
brush









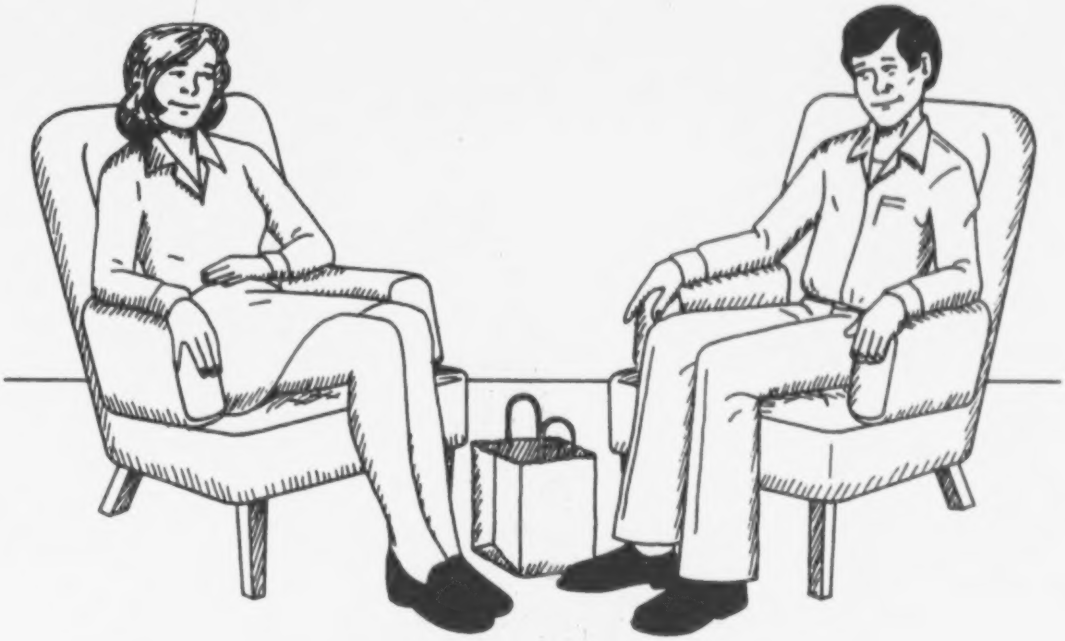

DOWN TOWN - #22
THE
BUS

Together, Bob and I run to the bus stop.

We get in the bus. I put coins in the box.

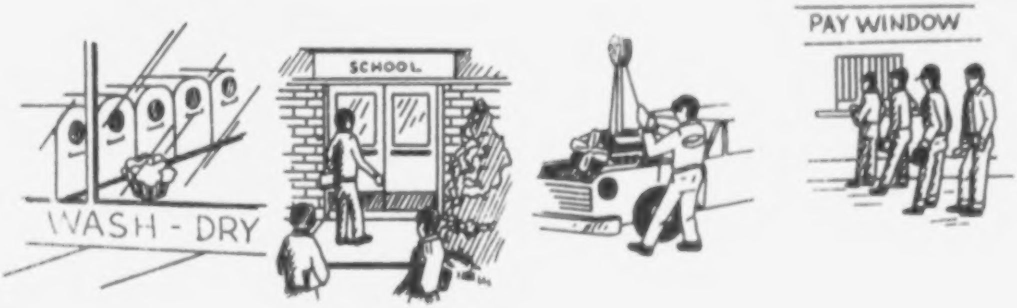
The bus stops. We get off at a shop.

We get a green quilt for my bedroom. We get a bathmat for the bathroom. It is red.



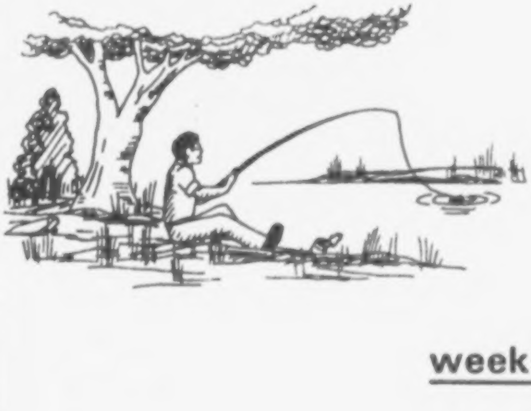
It is Sunday. Bob is in the living room.
Pam is in the living room together with Bob.
Bob has a ring for Pam. It is in a box.
The box is in a big bag.
Pam says, "Is there a box in the bag?"
"Yes," says Bob, "There is a box in the bag."
"What is in the box, Bob?" asks Pam.

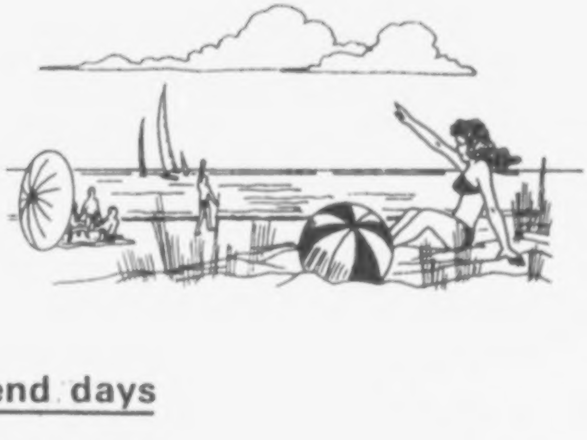
Monday	Tuesday	Wednesday	Thursday	Friday
Mon.	Tues.	Wed.	Thurs.	Fri.


WASH - DRY
SCHOOL
PAY WINDOW

workdays

Saturday	Sunday
Sat.	Sun.

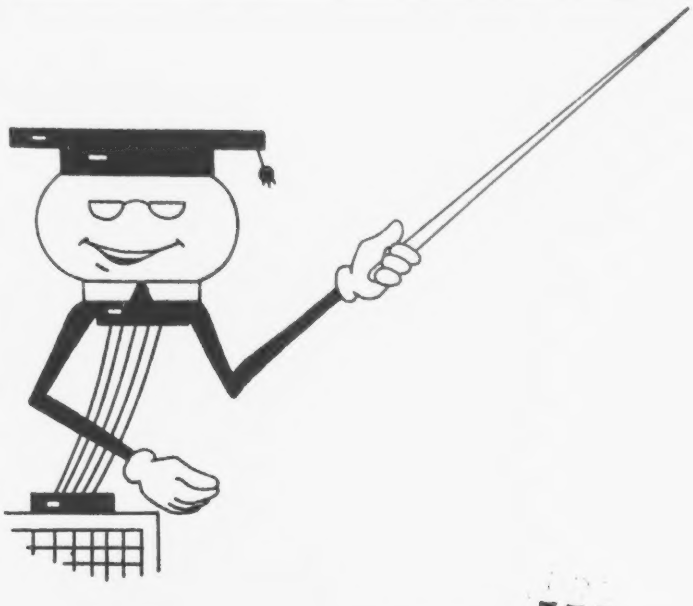




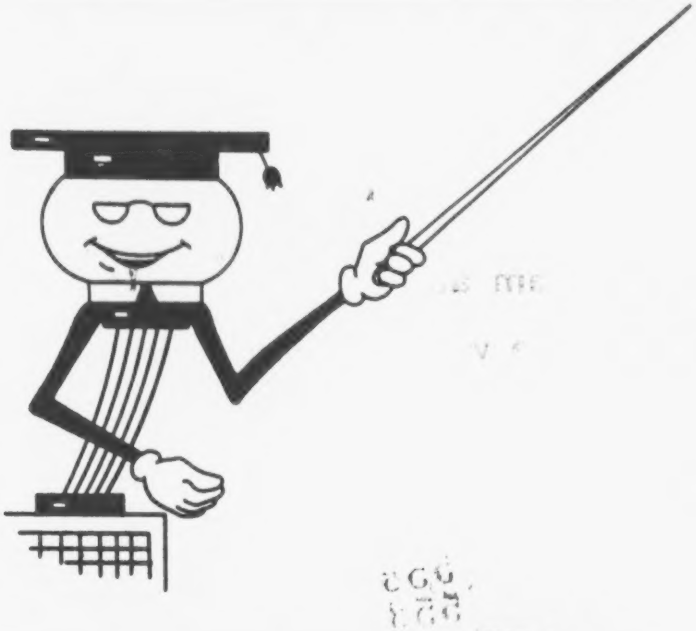
weekend days

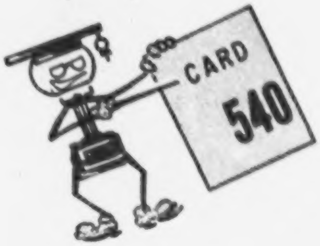
today

tomorrow

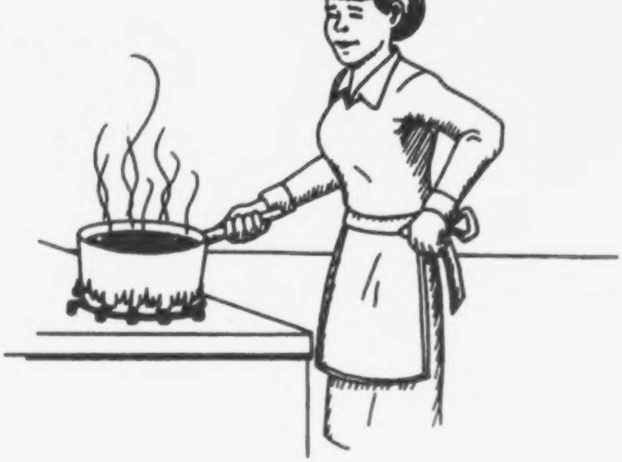


yesterday





boil cook



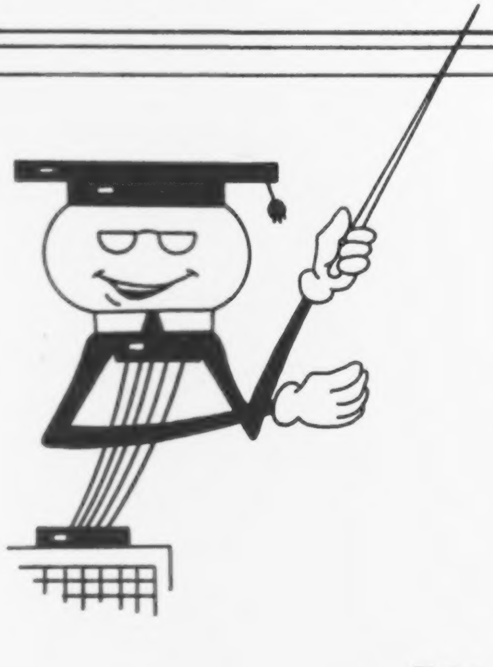
Mom Cooks Turnips and Ham

Mom cuts up some big turnips and ham.
She puts the turnips, ham and some water in a pot.
The pot gets hot and the water boils.
This cooks the turnips and ham.

ch

church chest chip

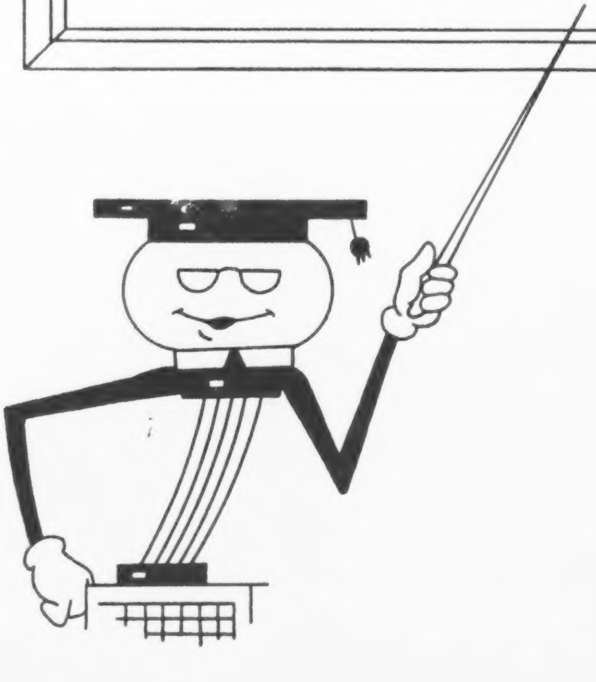
child chin chop

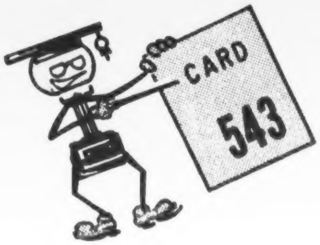


ch

lunch lunchroom

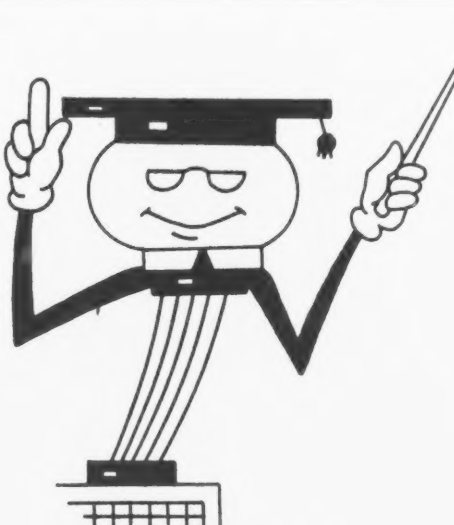
kitchen catch match

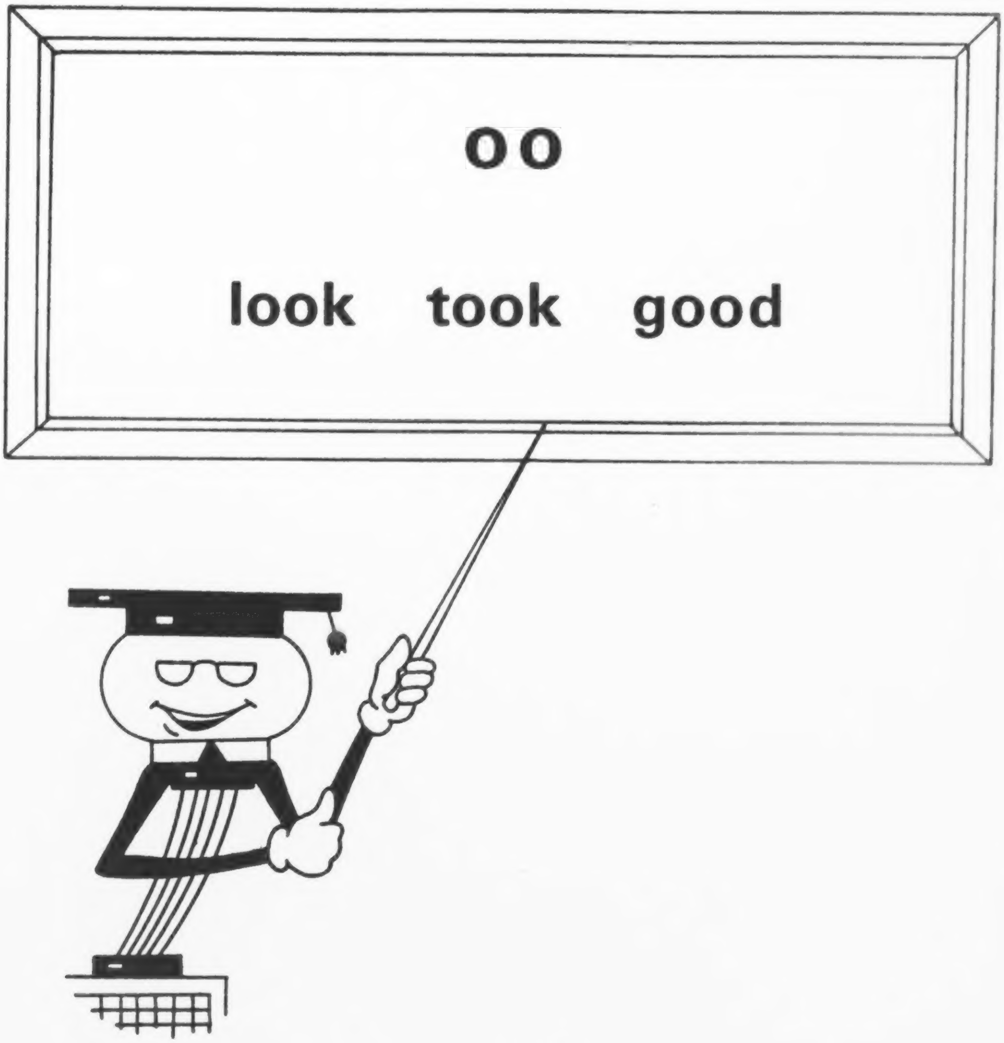




oo

book cook foot wood



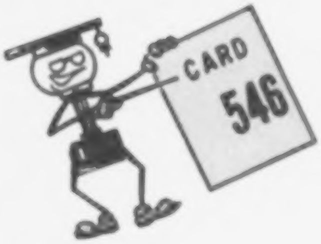


oo

look took good

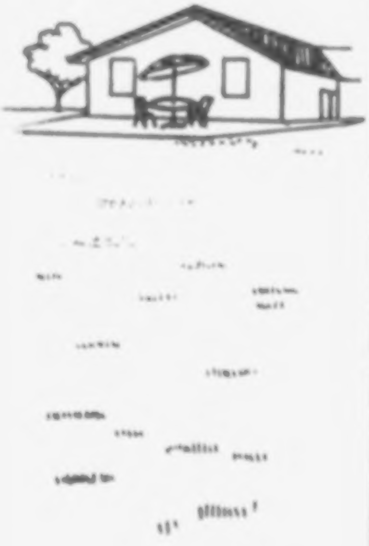
ee

sleep sweep feet street

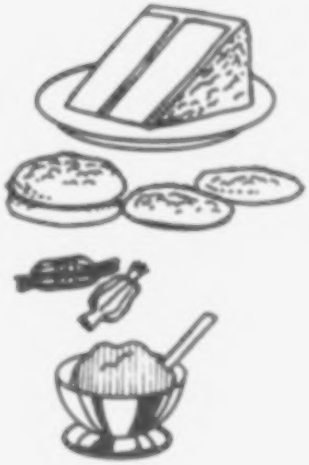


ee

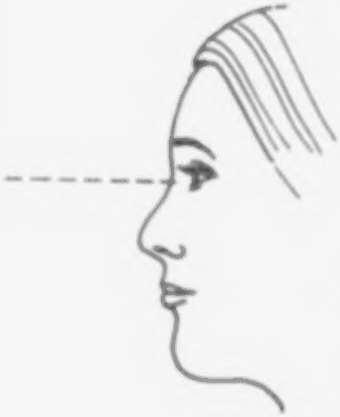
green



sweet



see



1. Church
2. Chest
3. Chip
4. Child
5. Chin
6. Chop
7. Lunch
8. Catch
9. Match
10. Kitchen

1. book
2. cook
3. foot
4. wood
5. look
6. took
7. good

1. The cut is on his ____.

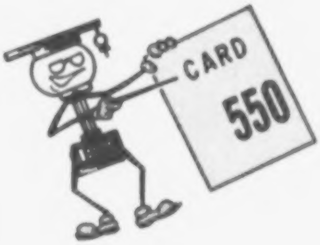
2. The vest is on his ____.

3. Pam ch____ the turnips.

4. He has ham for ____.

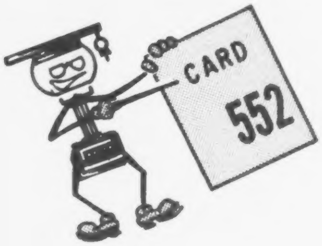
5. The pot is in the k____.

6. I can ____ a fish. Can you?

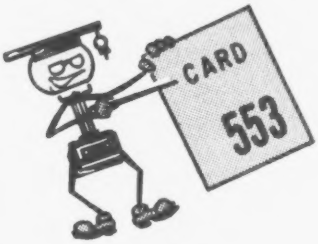


1. I am in the ba__room.
2. This is a ___th tub.
3. This is a t___th.
4. The toothbru__ is over there.
5. Can you play on the sand __th me?
6. Is this the pa__ to the bus stop?
7. Is your hot dog bun __ick?
8. No, my hot dog bun is th___.

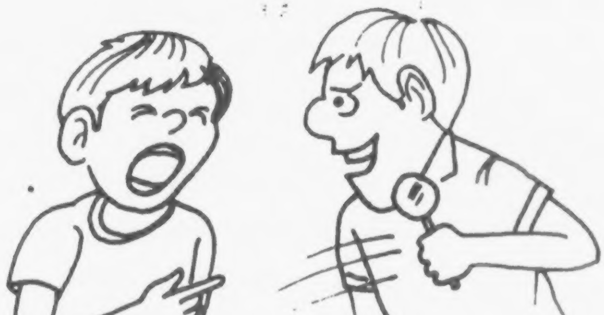
1. The b__k is over there.
2. L___, there is a dog!
3. Pam, can you ___k the carrots in that pot?
4. Yes, I t__k the cup.
5. My f__t is wet.
6. Tim, are these g__d buns?
7. Bob, you cut the w__d. I am hot.

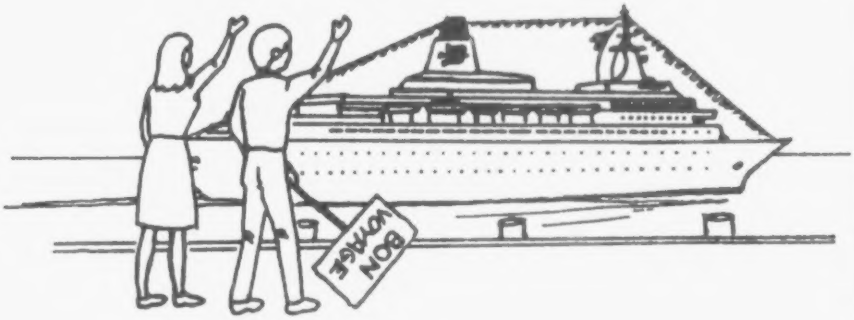


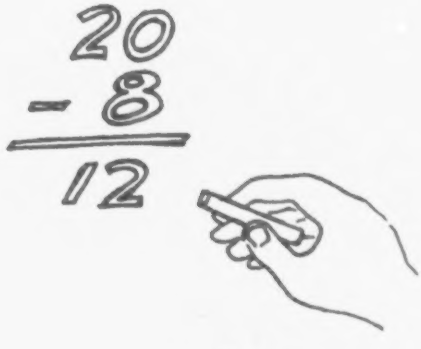
1. The plant is gr___.
2. We sl___ in a big bed.
3. I have to sw___ and mop.
4. Are those my two f__t in the sand?
5. That bun is sw___.
6. The car is over there on the st____.
7. Did you s__ the kitten jump on the bed?



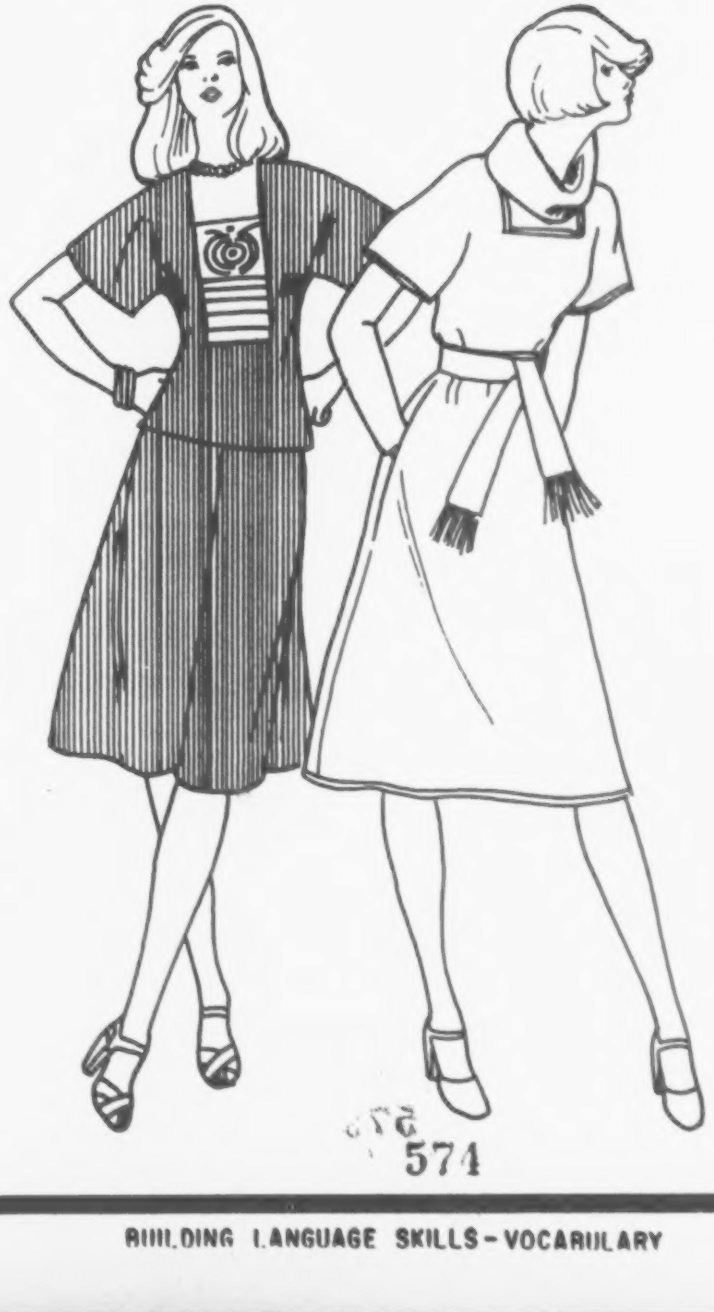
away



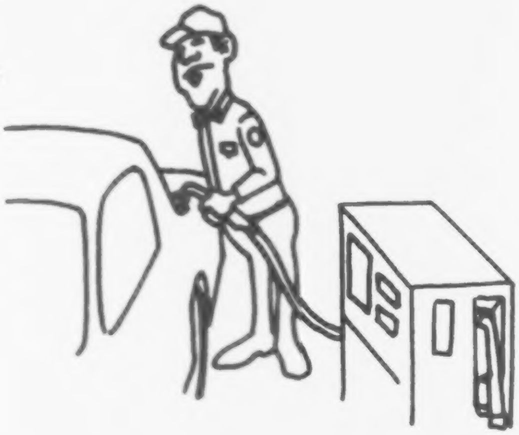


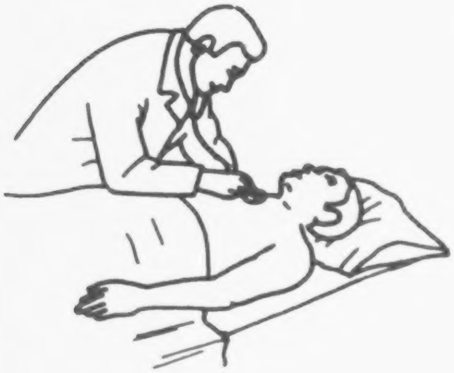


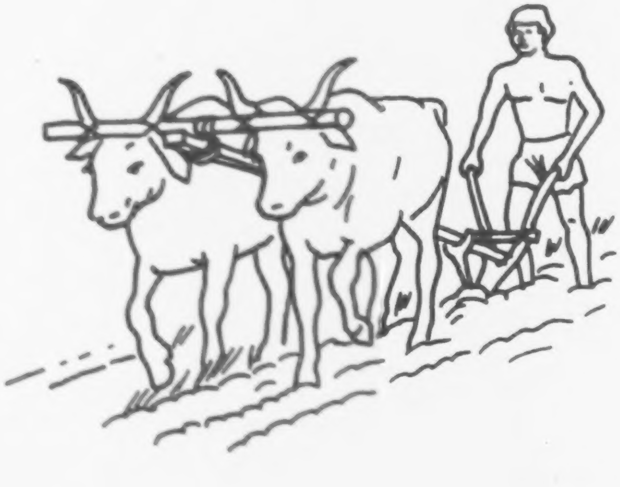
Tess Bess

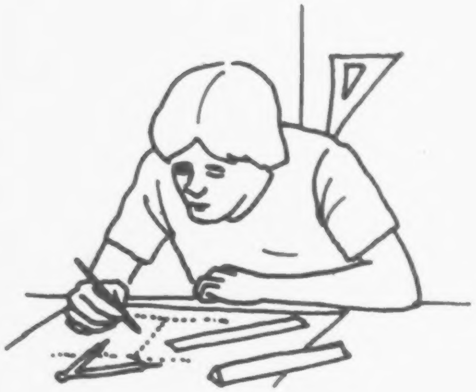


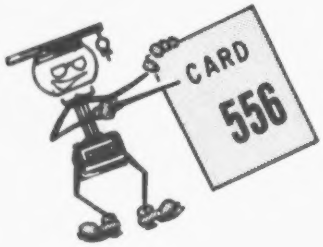
work





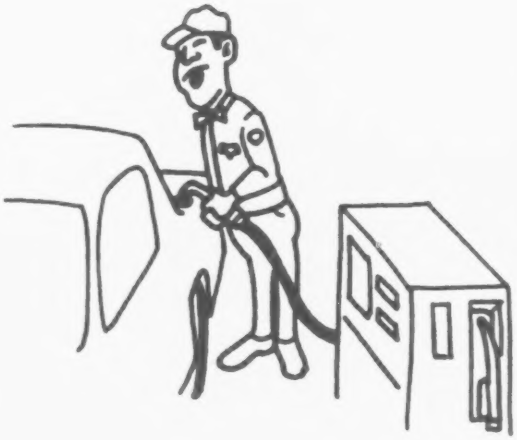






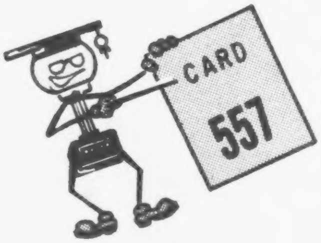
or

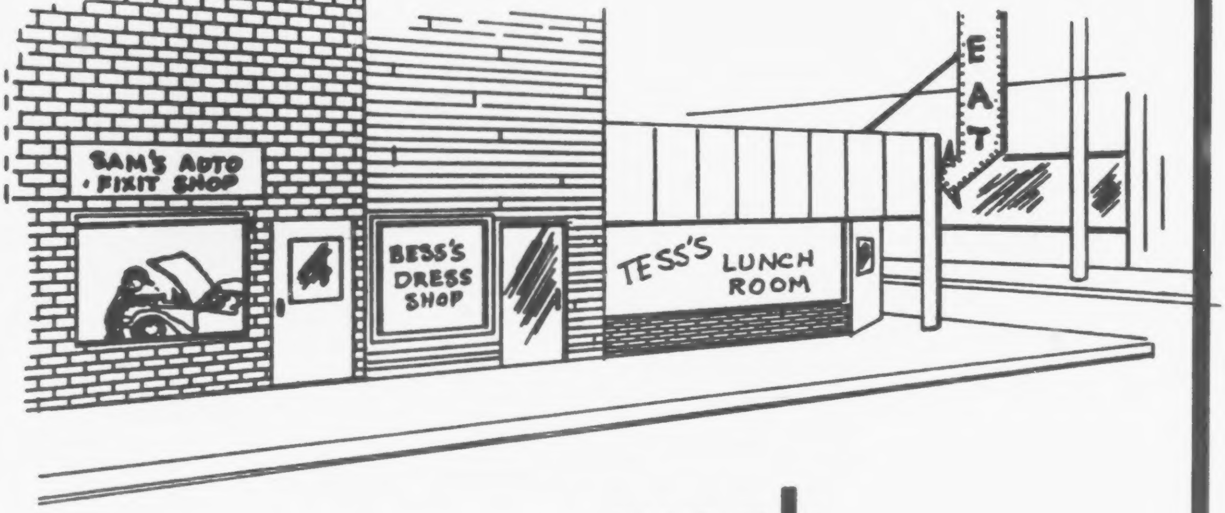
work



word

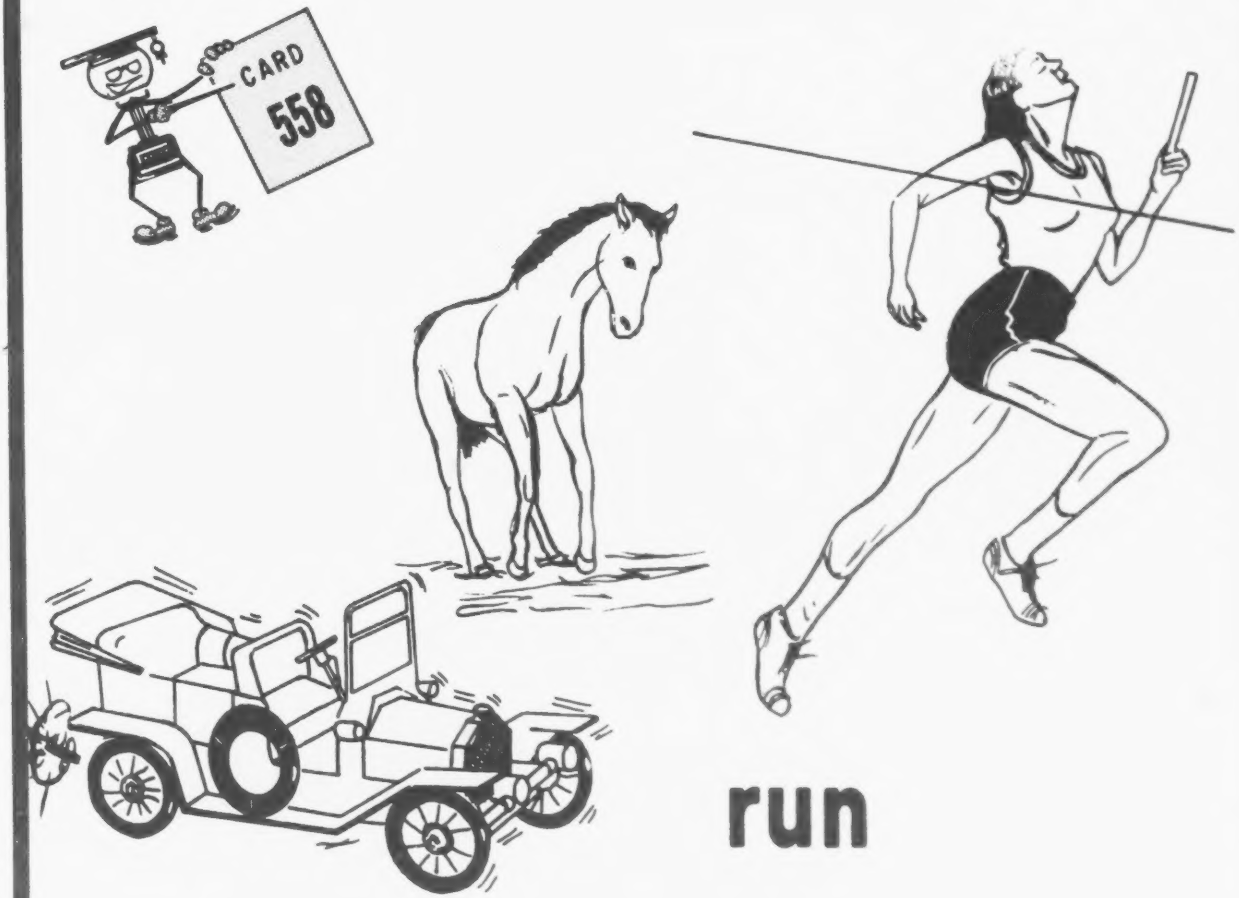
away *adj.* 1: absent from a place: gone (for the weekend) 2: distant (a lake 10 miles) 3: played on an opponent's grounds 4. baseball: out.




SAM'S AUTO
FIXIT SHOP
BESS'S
DRESS
SHOP
TESS'S LUNCH
ROOM
EAT

work

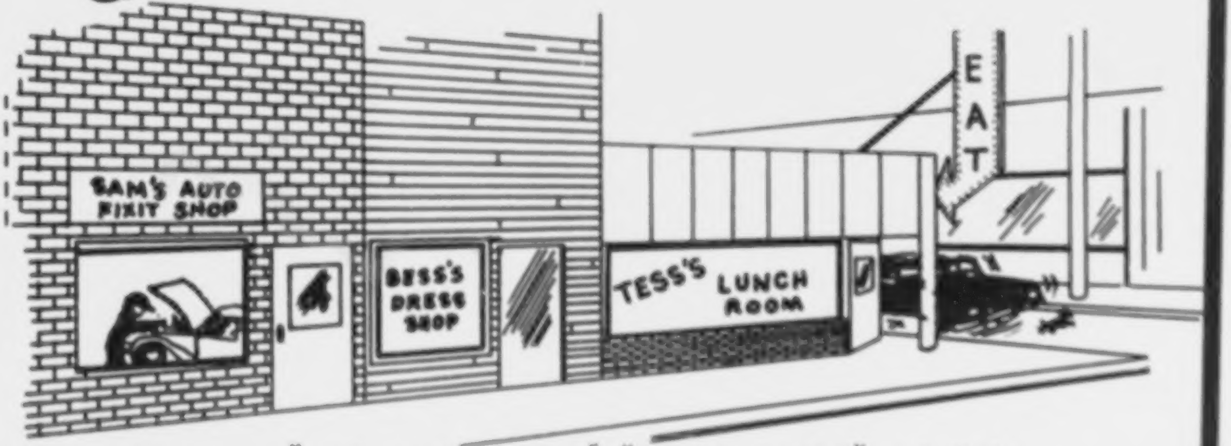
I work	He works
You work	She works
We work	Bess works
They work	Tess works



run

I run	He runs
You run	She runs
We run	Bess runs
They run	Tess runs

The Street



Pam says, "Look at this street." "What is on it?", ask Bob.

"I see a shop," says Tim.

"Does Sam work there?" asks Nan.

"Yes, there is Sam with a car," says Pam.

"Is that a dress shop, Tim?" asks Pam.

"Yes Pam, That is the shop where Bess works," says Tim.

We see a lunchroom on the street.

Tess works there in the kitchen.

She is a cook. Bob works there too.

"Tim, can Tess cook ham?" asks Nan.

"I do not have an answer", says Tim.

We go up the street.

Pam says, "Look! There is a big car."

Tim says, "There is a dog in the street.

The man in the car sees the dog.

He stops the car.

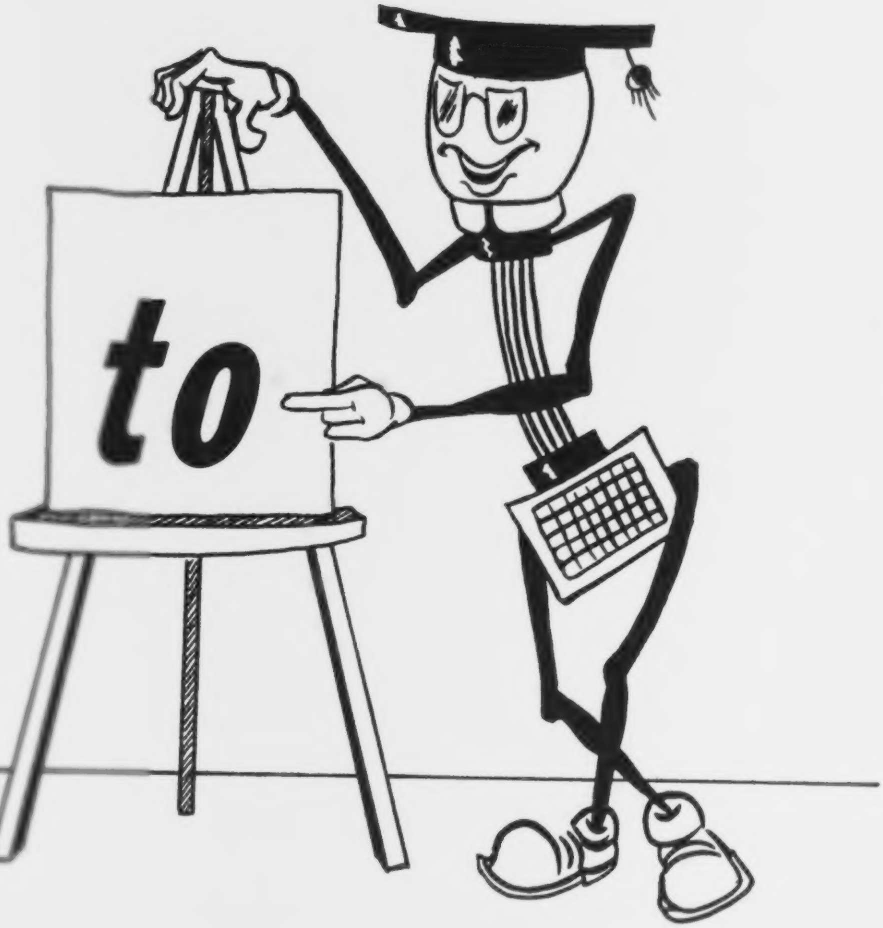
The dog runs away.

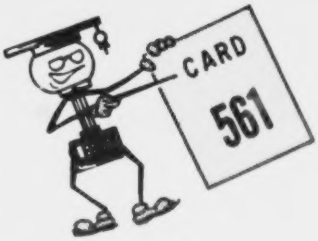
We go to the bus stop.

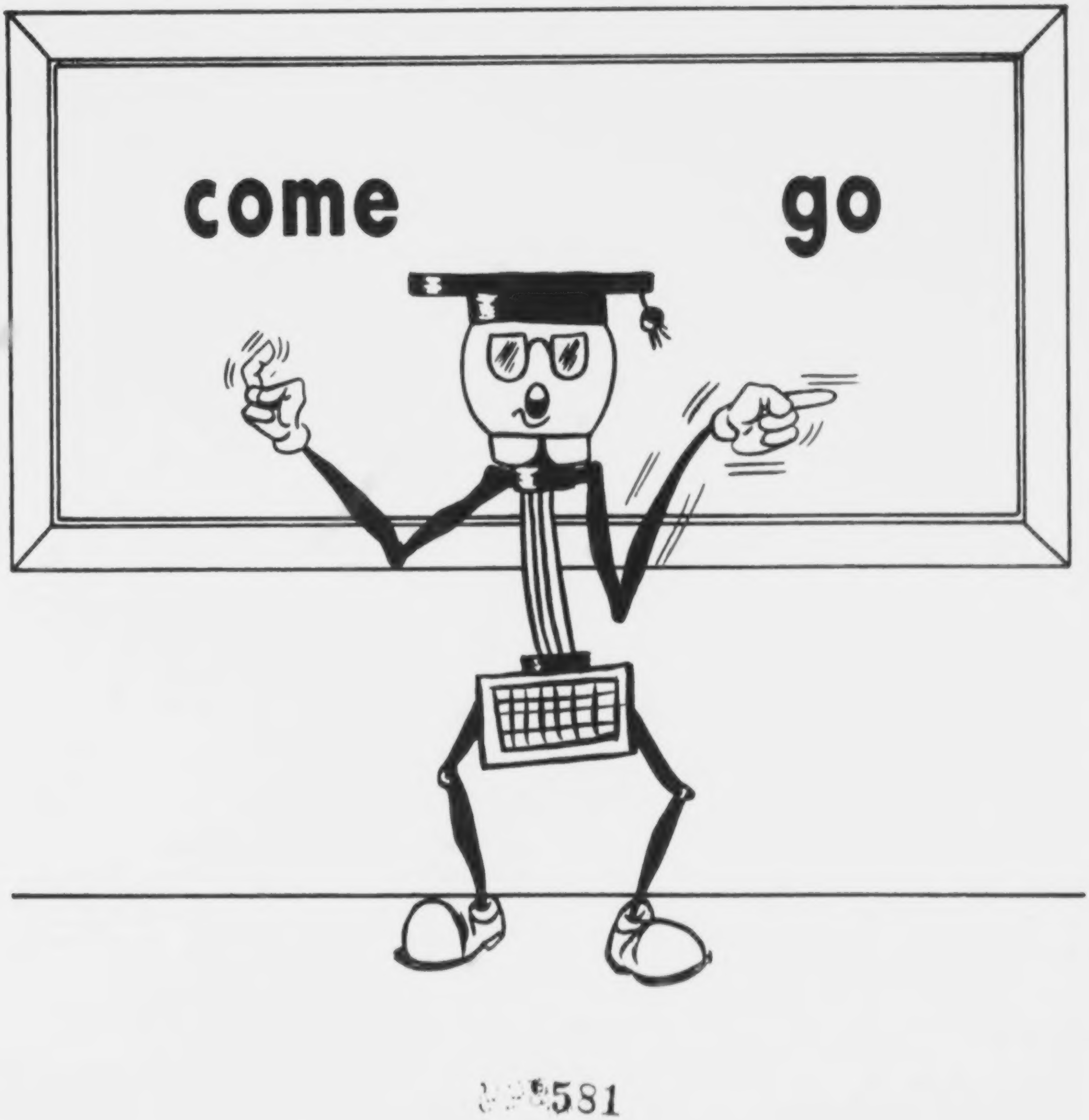
We get on the bus and put our coins in the box.

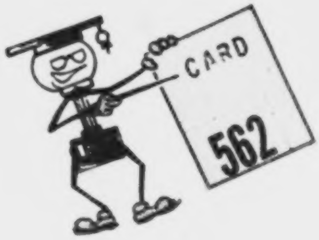
It is fun to ride the bus.

CARD
560


to

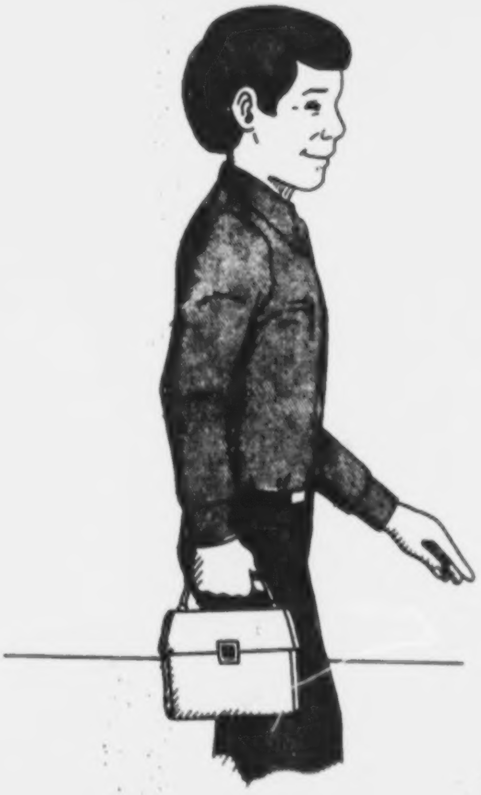

CARD
561


come
go

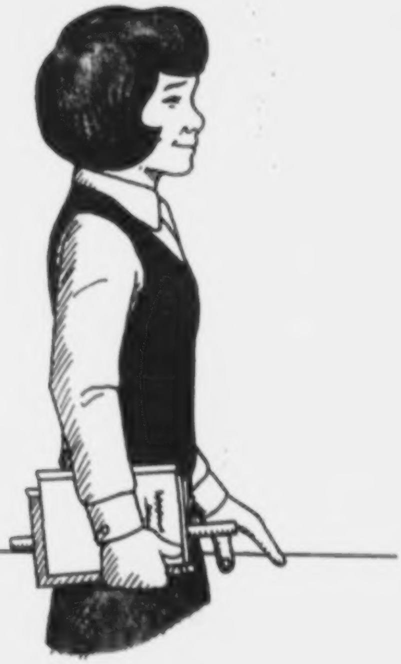


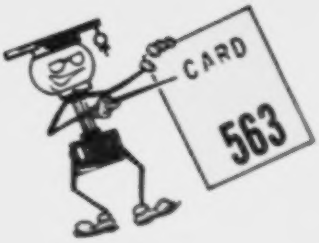
I go	We go
You go	You go
He goes	They go
She goes	

Bob goes.



Bess goes.



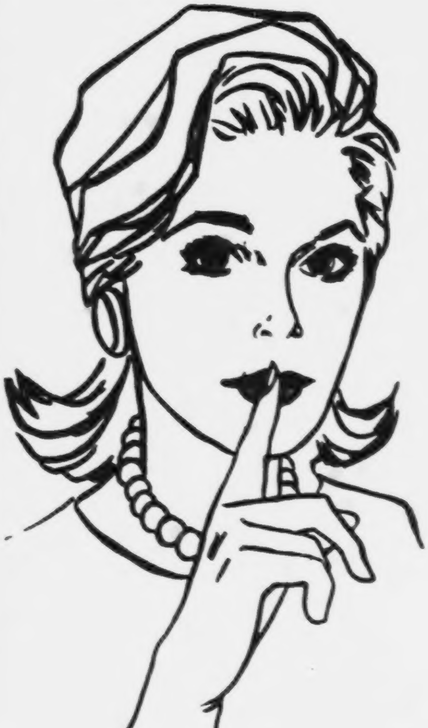


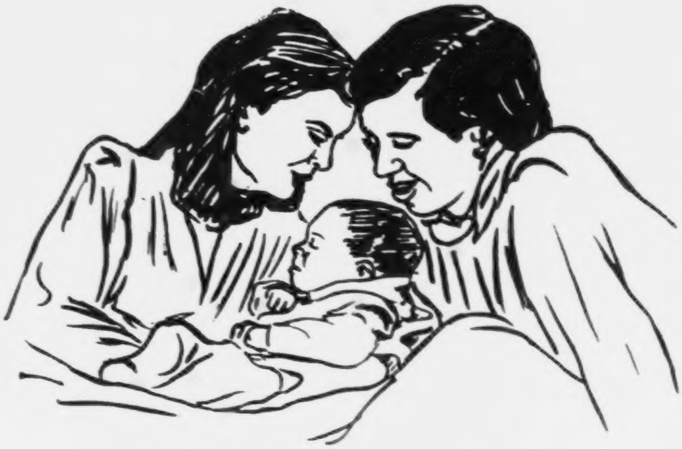
every

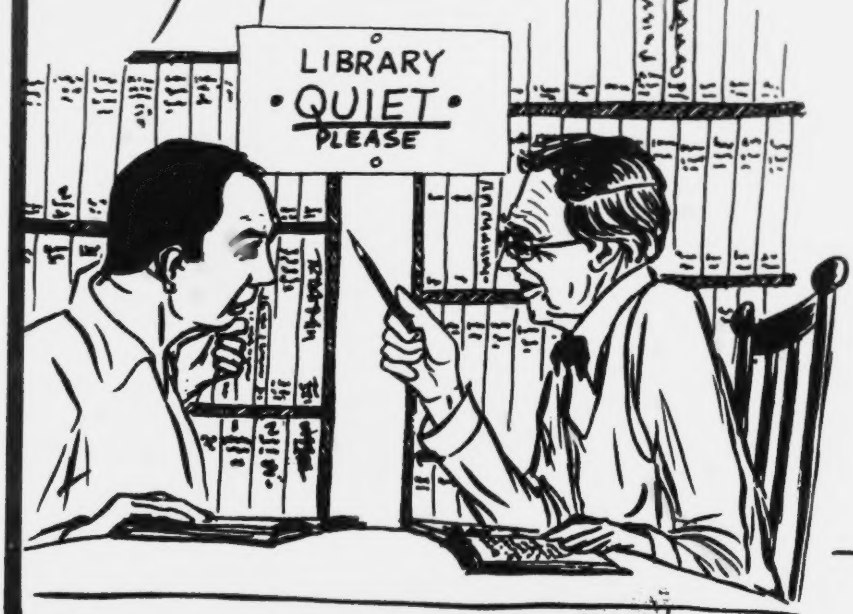
every one

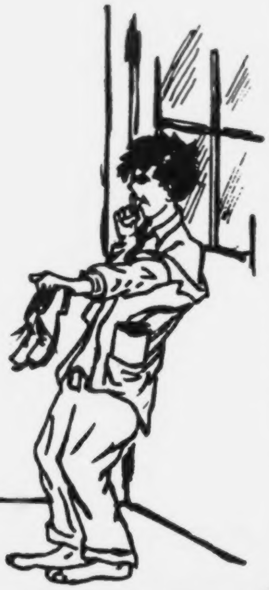
533

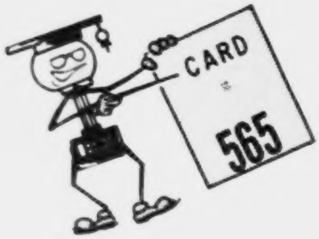
quiet

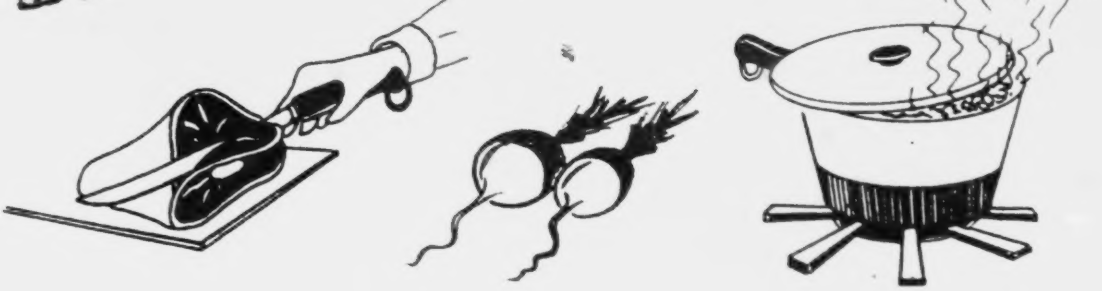




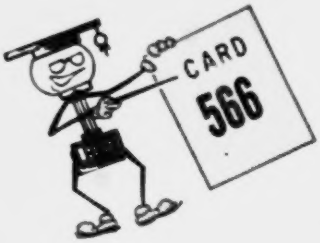

LIBRARY
QUIET
PLEASE



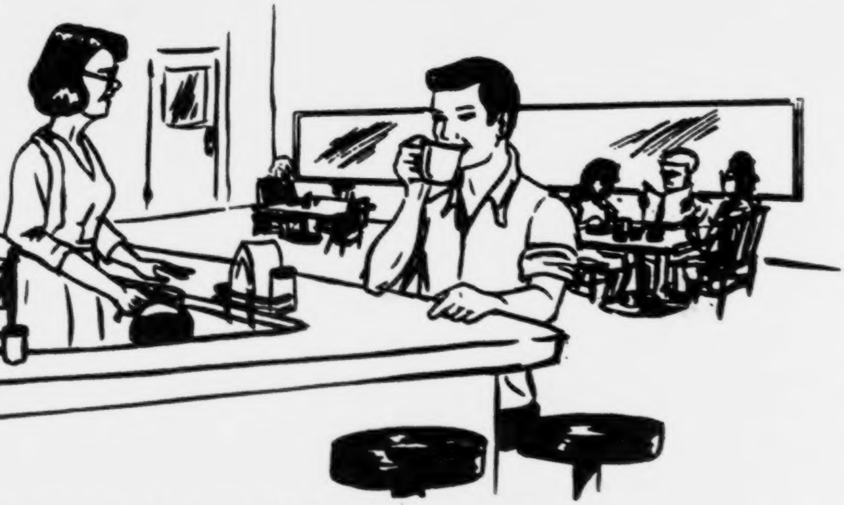




Mom says, "Bob, come over here."
Bob comes to Mom.
Mom asks, "Can you chop up the ham for lunch?"
"Yes, I can," Bob says. "It is fun to chop up ham."
Mom says to Pam, "Pam, go get that big pot over there."
Pam gets the big pot for Mom.
Mom asks Pam "Is there water in it?"
Pam says, "No, there is no water in the pot."
Mom says "Get some water in the pot and put the turnips in it. The water has to get hot and boil."
Pam says, "Yes, I can get water to put in the pot to boil."



The lunchroom



Every day Tess goes to work in the lunchroom.

She goes to the lunchroom on the bus.

Tess cooks all day in the kitchen.

People come to the lunchroom for lunch. "This is good food," they say to Tess.

"Yes, Tess is a good cook," says a man with a cup.

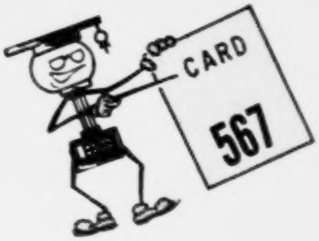
"Yes, she is," says a woman over there.

"Tess," another man says, "Can I have a carrot ?"

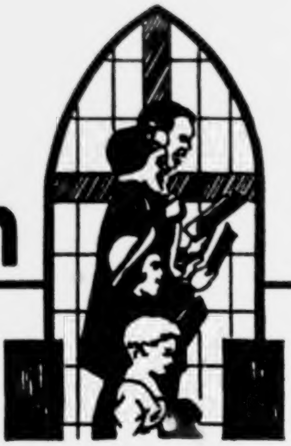
Tess gets the man a big carrot.

The men in the lunchroom work in the shop all day.

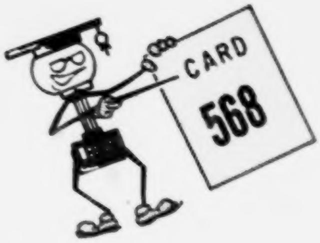
They fix cars for people that come in the shop.



In church



The men work in the car fixit shop all week, but on Sunday they go to church.
Tess works in the lunchroom all week. On Sunday, she goes to church.
She puts on a hat and gets a bag.
Then she goes to church in a car with Bess.
There is noise in the street, but the church is quiet.
The people sit in the church. They are quiet.
Then they sing.
It is good to sit in the quiet church.
It is good to sing the church songs.
Then they go home to have a hot lunch.



1- He (go,goes) to work in a bus every day.

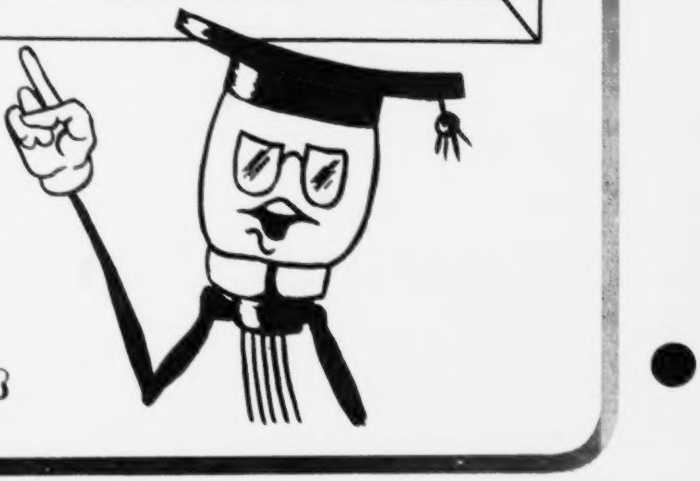
2- I (work, works) in that shop over there.

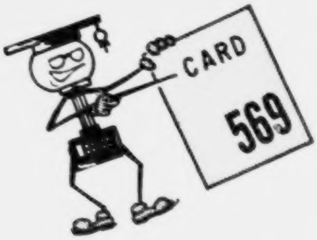
3- They (play, plays) every weekend.

4- We (go, goes) to church on Sunday.

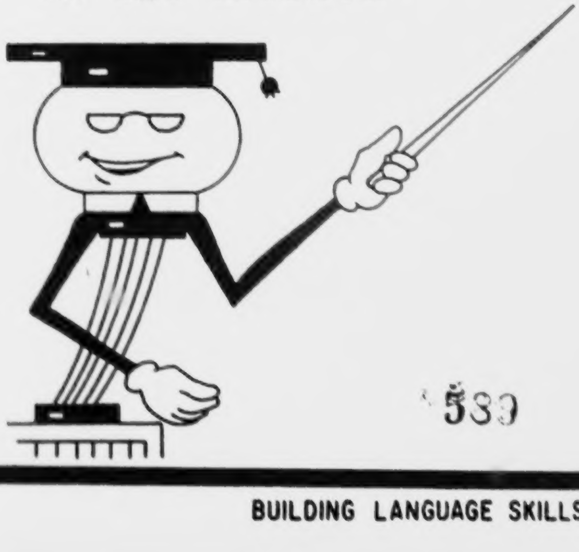
5- She (cook, cooks) lunch in the kitchen.

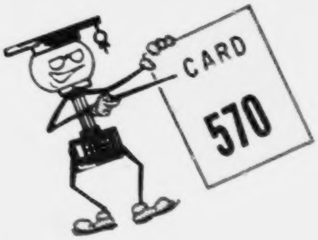
6- Mom (go, goes) to work on the bus.

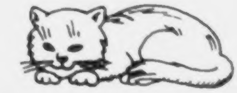
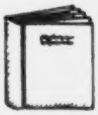
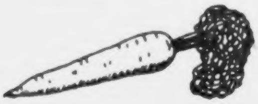
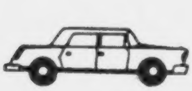
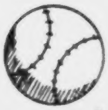
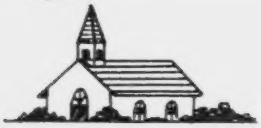
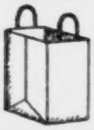
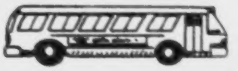
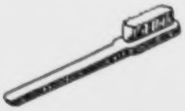
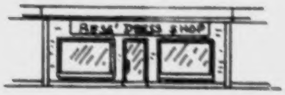




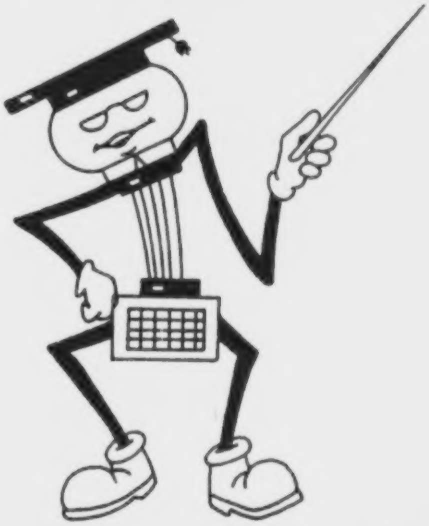
1. Bob (look, looks) at the rabbits every day. He has carrots for them.
2. We (get, gets) hot milk in a cup from the kitchen.
3. He (have, has) a job in the car fix-it shop.
4. She (swim, swims) in the water over there by those people.
5. Pam (play, plays) with the pots and pans in the kitchen.





1.	kitten		yes	no
2.	cook		yes	no
3.	carrot		yes	no
4.	cat		yes	no
5.	bat		yes	no
6.	church		yes	no
7.	basket		yes	no
8.	bus		yes	no
9.	book		yes	no
10.	lunchroom		yes	no

1. We go to (church, chest) every Sunday.
2. Tess is a good (book, cook).
3. Those men work on that (street, sweet) over there.
4. I (fix, fit) cars in that shop by the lunchroom.
5. She (homes, comes) to the lunchroom every day for lunch.



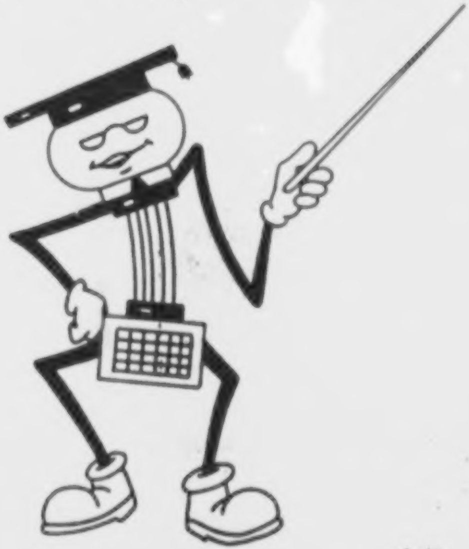
1. Mom (words, works) in the kitchen with a mop.

2. Tess (cooks, looks) ham and turnips in a big pot in the lunchroom.

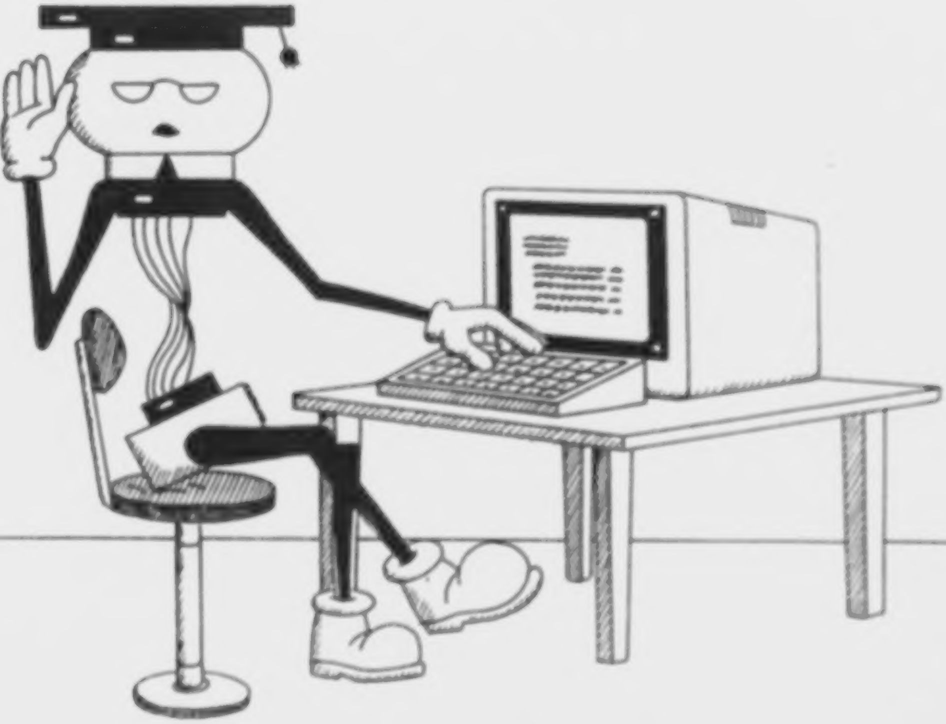
3. We all (so, go) to work in the car fix-it shop every day.

4. The big tub is in the (bedroom, bathroom).

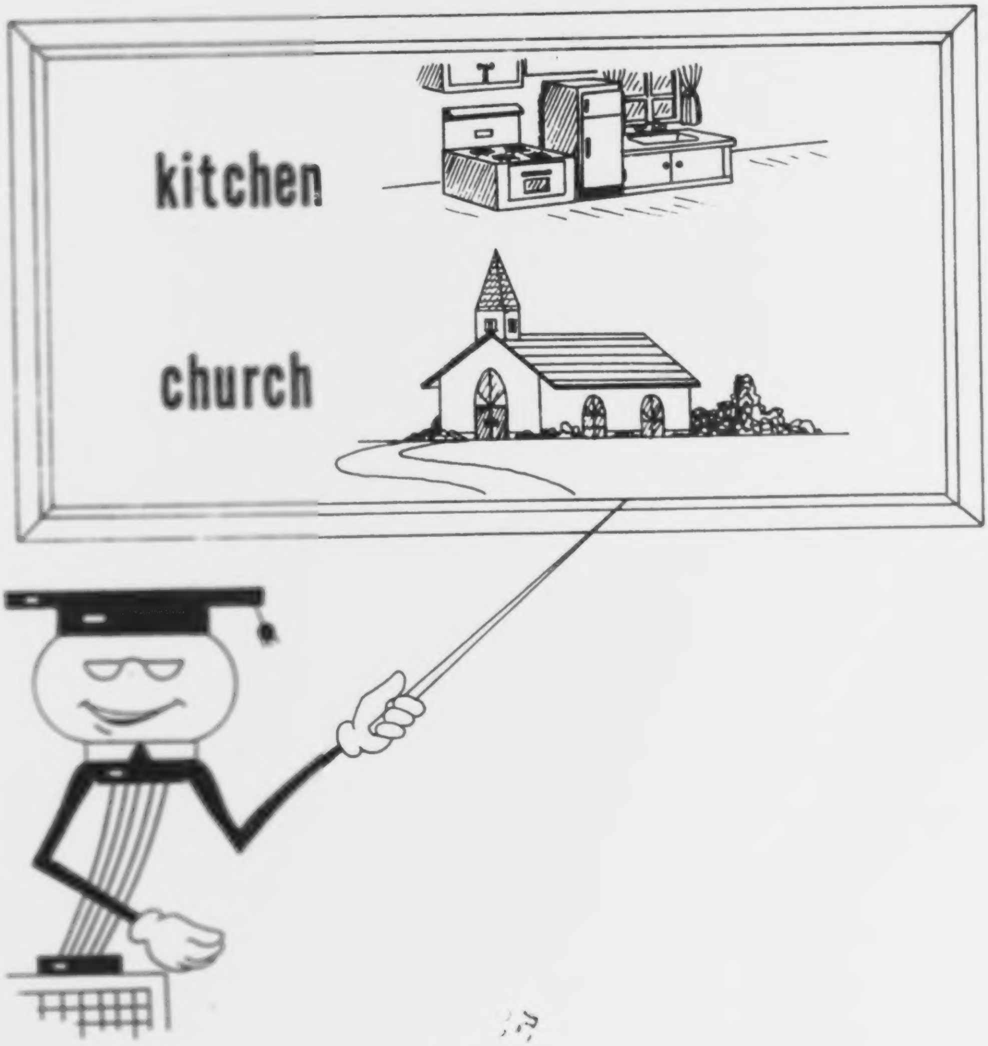
5. Bob, you work in a big (chop, shop).

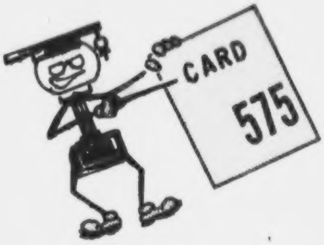


CARD
573



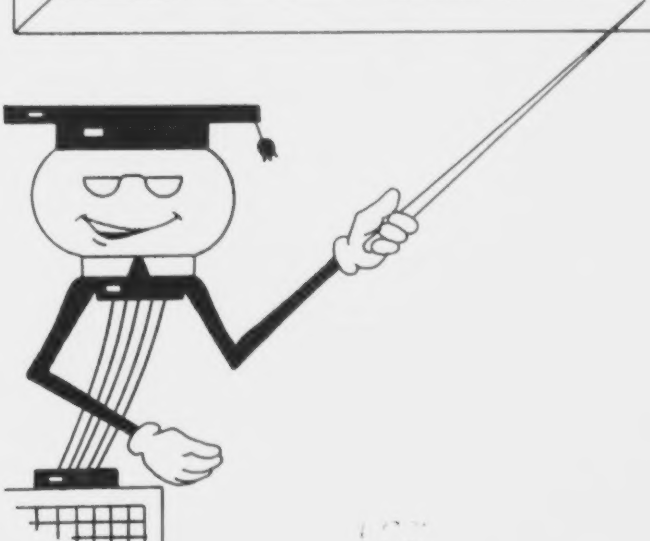
CARD
574

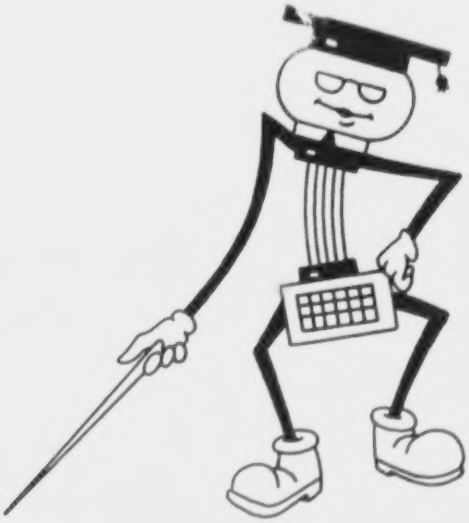

kitchen
church



animal

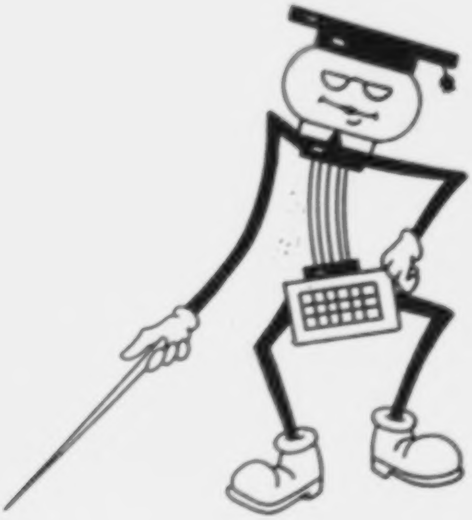
every





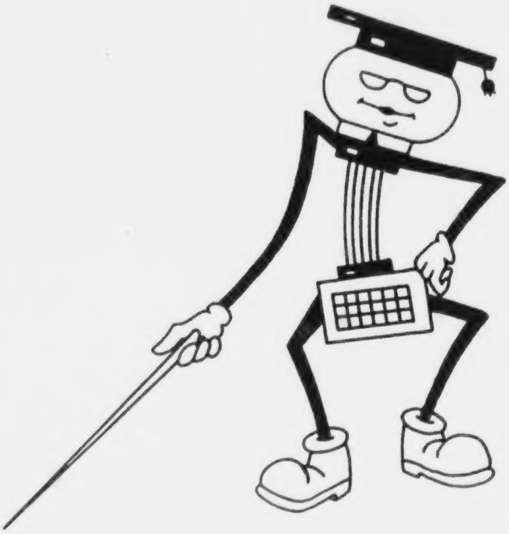
ea

1. each
2. eat
3. meat
4. seat
5. speak
6. read
7. tea

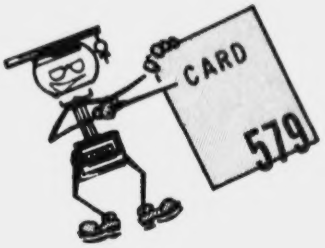


nk

1. think
2. drink
3. ink
4. bank
5. thank
6. blank
7. trunk



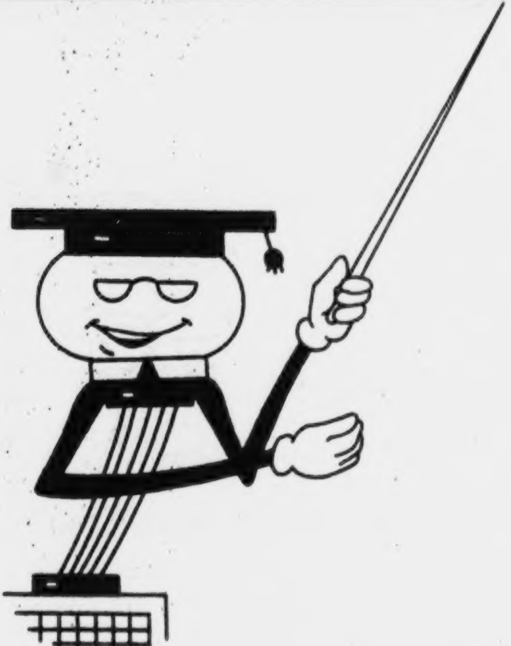
a	e	i	o	u
Sunday	we	ice	go	use
bag	get	with	pot	lunch



oi	**ay**	**ee**
oil	s**ay**	gr**ee**n
s**oi**l	st**ay**	st**ee**p
b**oi**l	l**ay**	sw**ee**p
c**oi**n	pl**ay**	sw**ee**t
n**oi**se	p**ay**	s**ee**

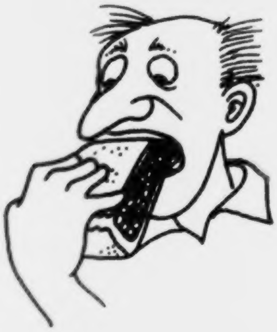
oo

1. spoon noon soon
2. good wood stood

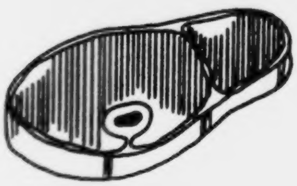


ea

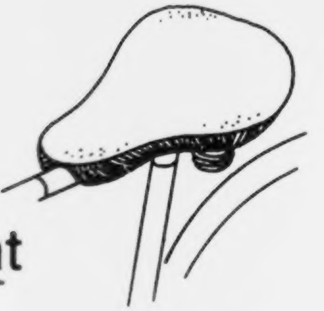
ee



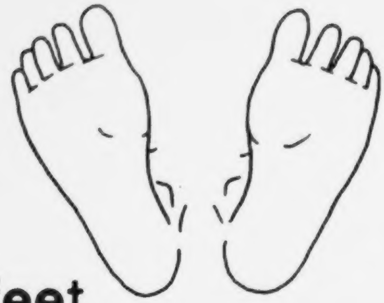
eat



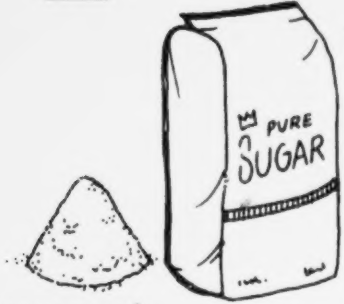
meat



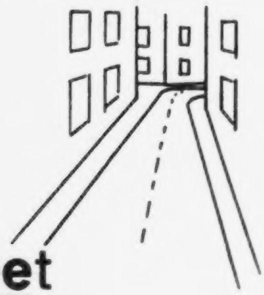
seat



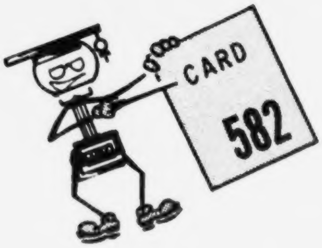
feet



sweet



street

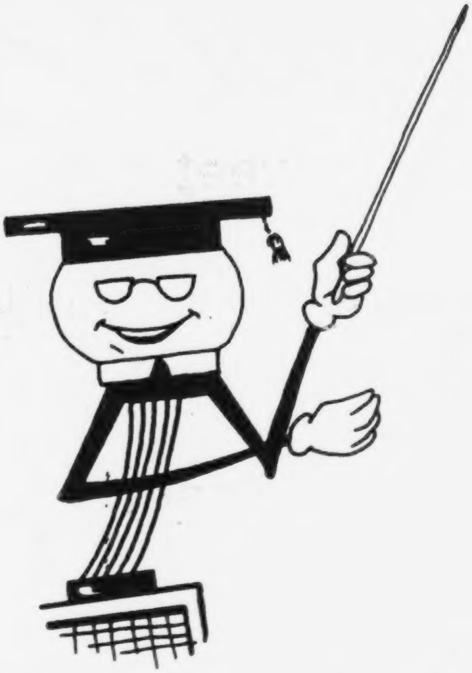


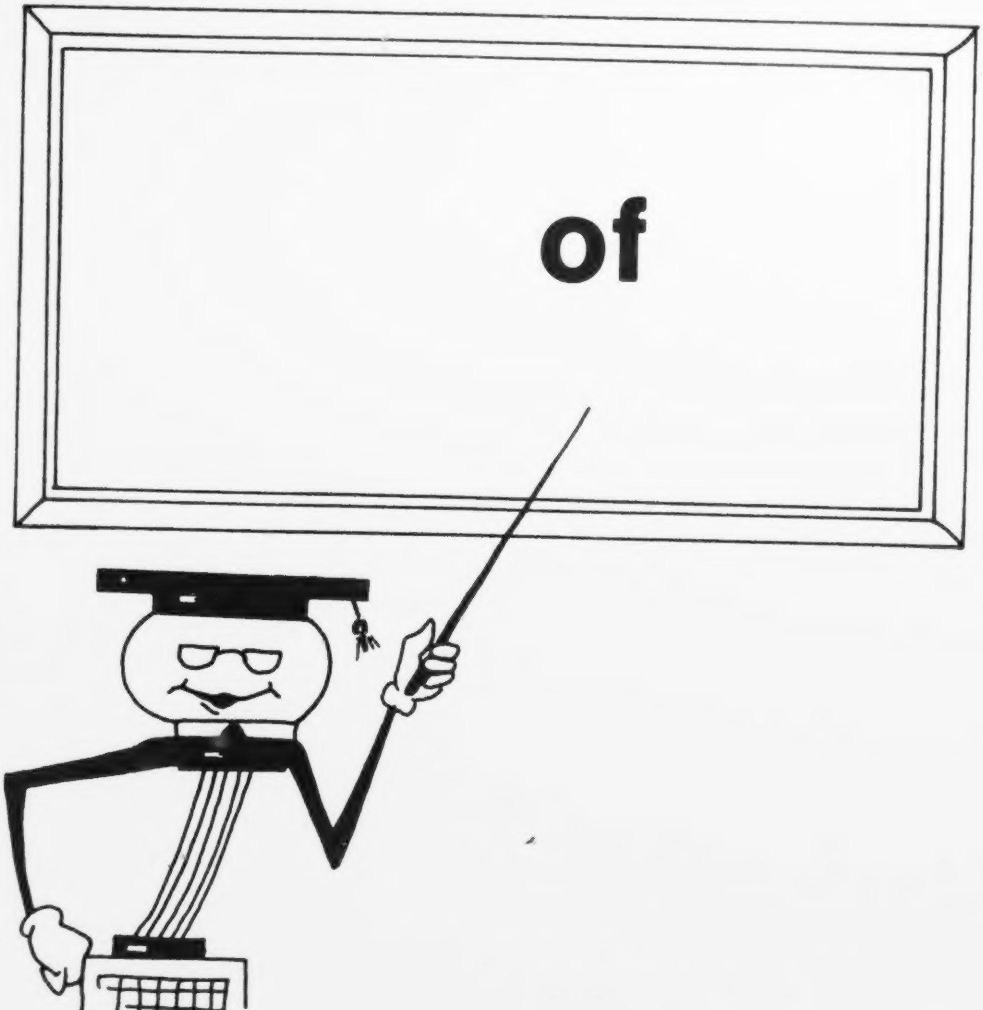
ng

ri**ng**
bri**ng**
thi**ng**
si**ng**

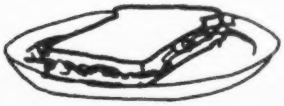
nk

i**nk**
ri**nk**
thi**nk**
dri**nk**

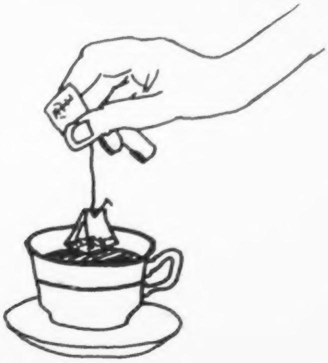




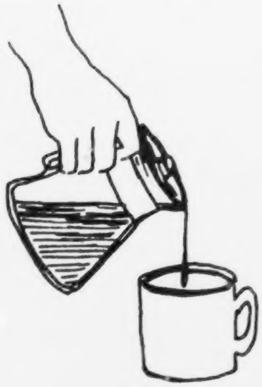
of



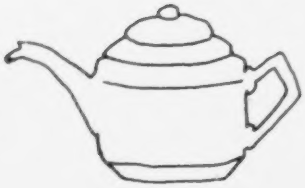
sandwich



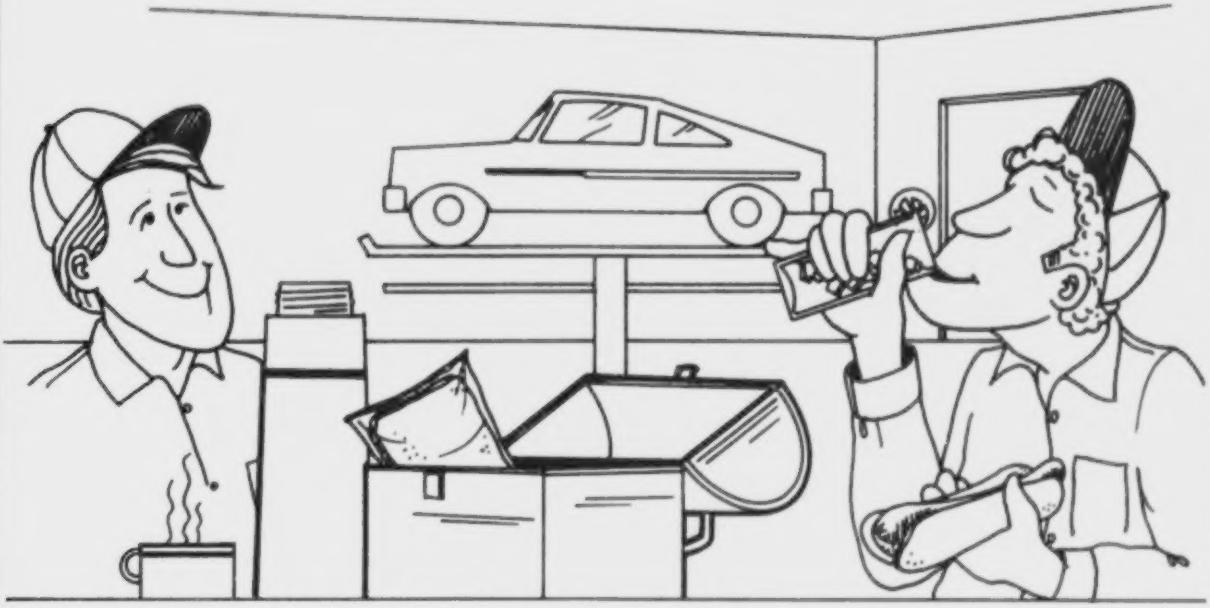
tea



coffee

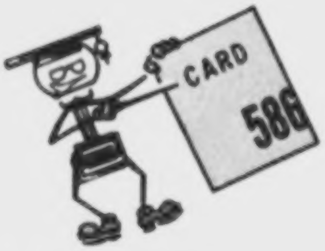


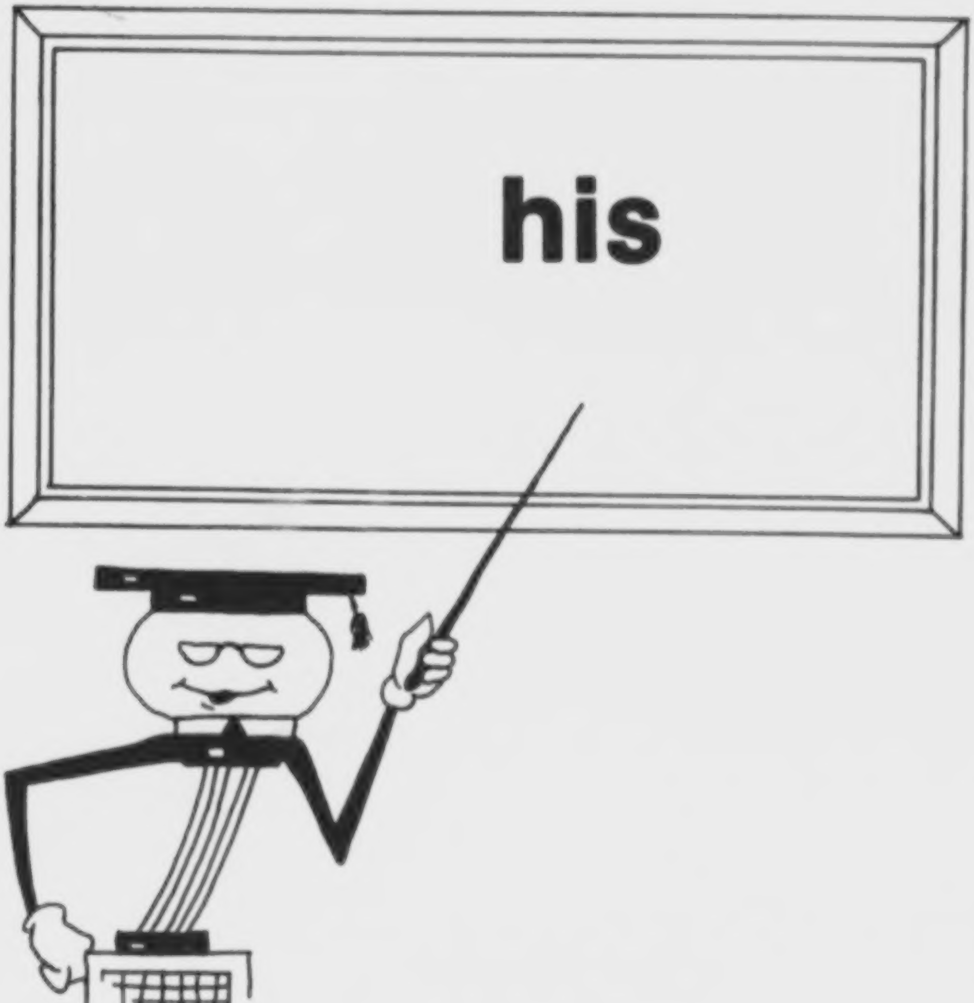
teapot



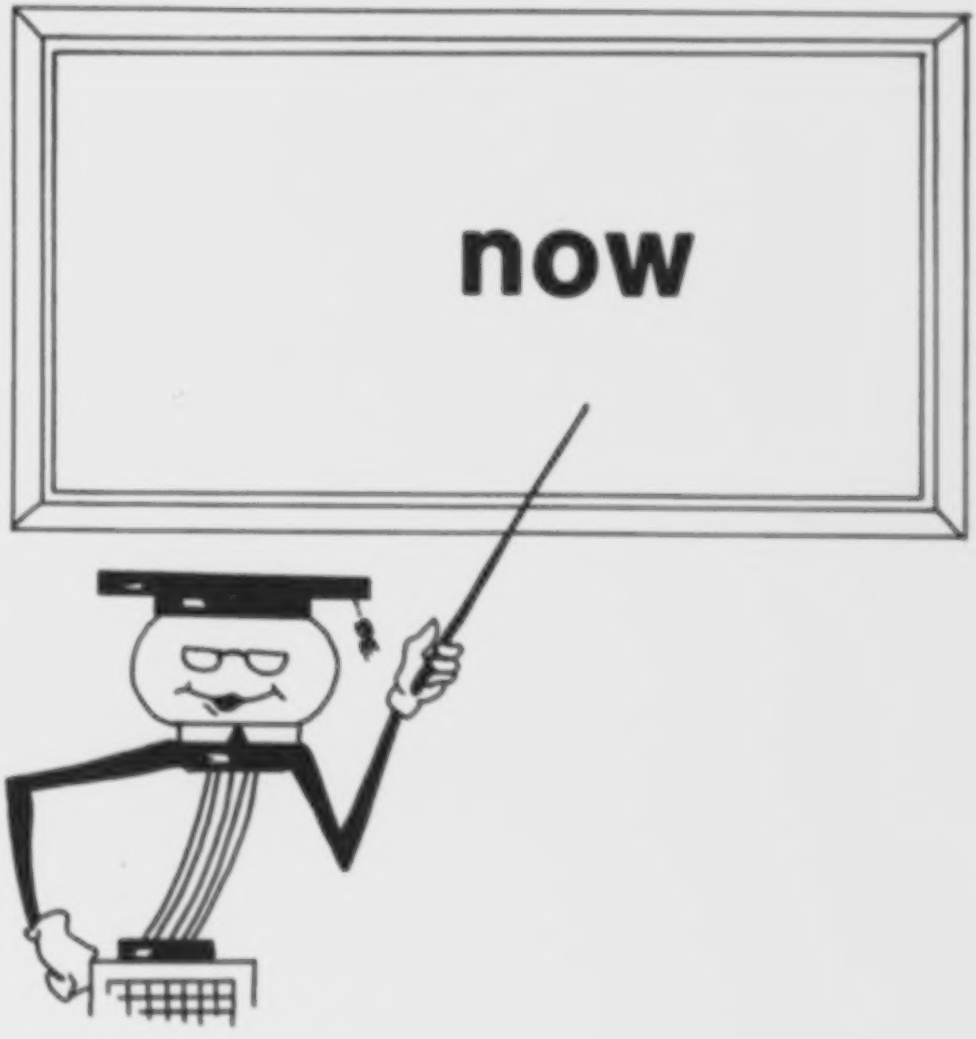
The Lunch Box

Bob has a job in the car fix it shop. Every day he has to fix cars. He eats lunch at the shop with Sam. He brings a lunch to the shop every day in his lunch box. On this day, he has a sandwich in the lunchbox. It is in a sandwich bag. Bob drinks coffee at lunch. Sam drinks tea. Bob has a ham sandwich for lunch. Sam has a hot dog on a bun for lunch.

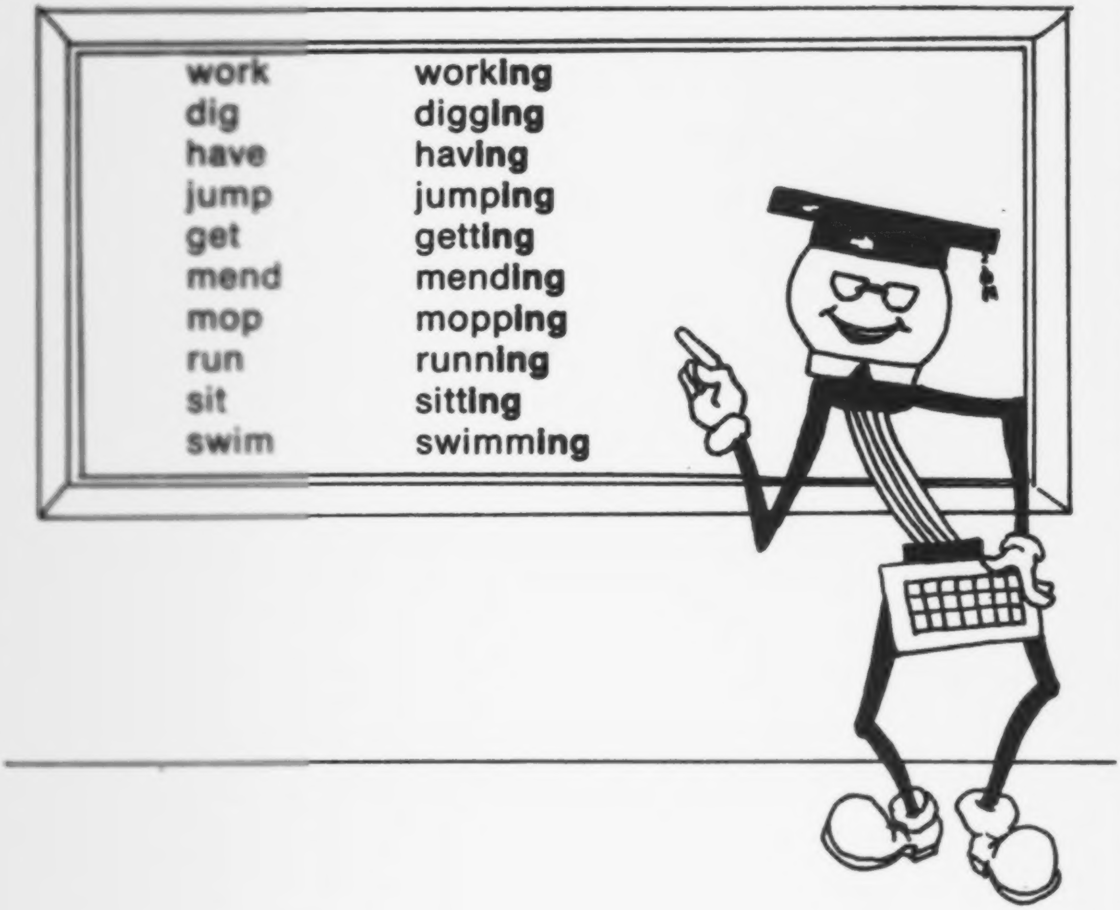




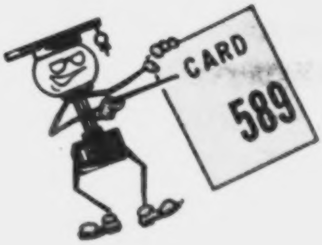
his



now



work	working
dig	digging
have	having
jump	jumping
get	getting
mend	mending
mop	mopping
run	running
sit	sitting
swim	swimming



I am working.

You are working.

He is working.

She is working.

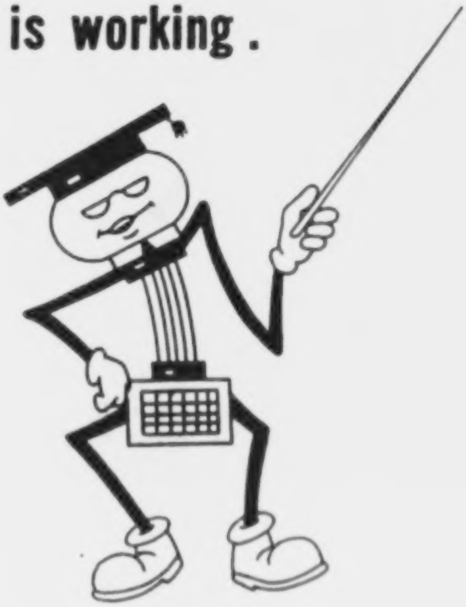
Bob is working.

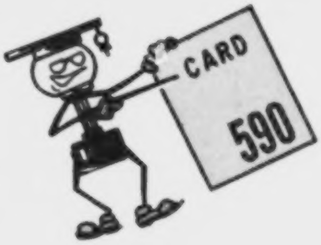
We are working.

You are working.

They are working.

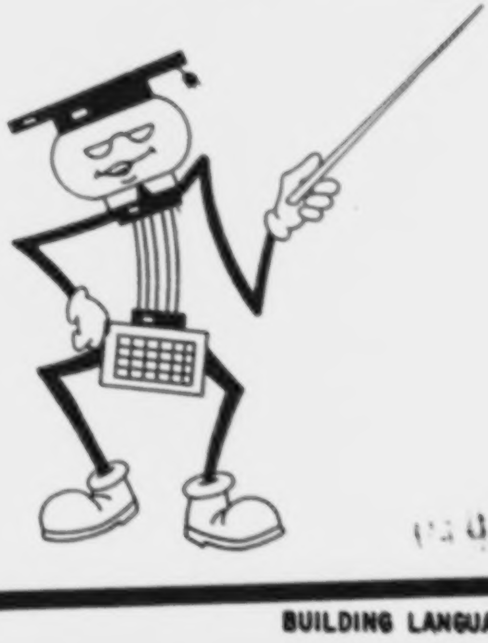
Sam and Bob are working.

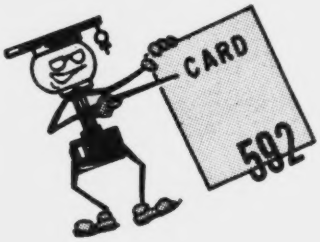




sit	sit (t) ing	sitting
cut	cut (t) ing	cutting
bag	bag (g) ing	bagging
can	can (n) ing	canning
dig	dig (g) ing	digging

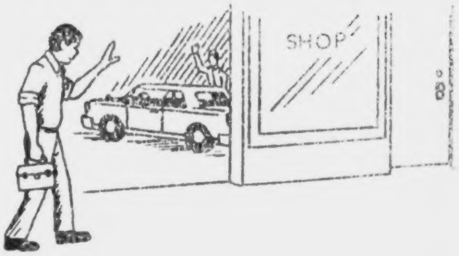
1. I sit on the bed every day.
I am sitting on the bed.
2. Bob works in a shop.
He is working there today.
3. Mom drinks tea every day.
She is drinking tea now.
4. Tim plays with the cat every day.
Tim is playing with the cat now.
5. Bob and Pam go to lunch every day.
Bob and Pam are going to lunch now.



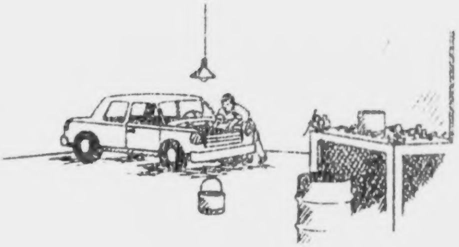


Bob Goes to Work

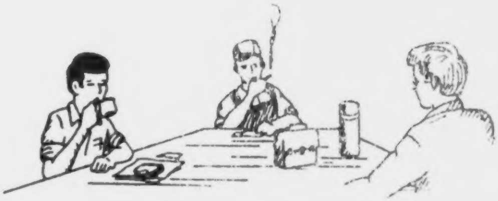
Bob goes to work in the car fix-it shop every day.
He goes to work on the bus.
He is going to work now.
He is bringing his lunch in a lunch box.



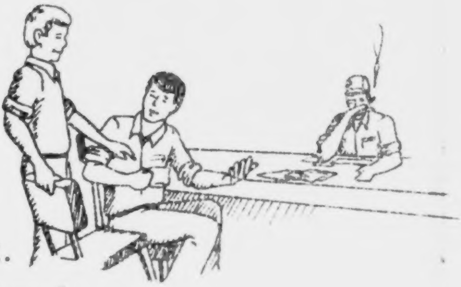
Bob gets to the shop.
Now he is in the shop.
He is fixing a big car.
He stops work and drinks his coffee.
He goes back to fixing the car.

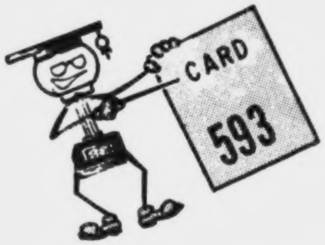


He is eating his lunch now.
He is sitting in a seat.
Bob is eating a ham sandwich.
He is drinking a cup of coffee.



Sam comes over.
He has his lunch in a bag.
It is a hot dog on a bun and milk.
"Have a seat, Sam."
"Thank you, Bob."
Sam eats his hot dog and drinks his milk.
Bob hands Sam a carrot to eat with his lunch.
"Thank you for the carrot, Bob," says Sam. "It is good."





ing

working

I am working.

I am not working.

Am I working?

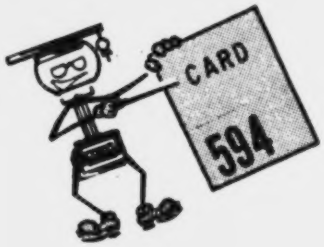
When am I working?

Tim is working.

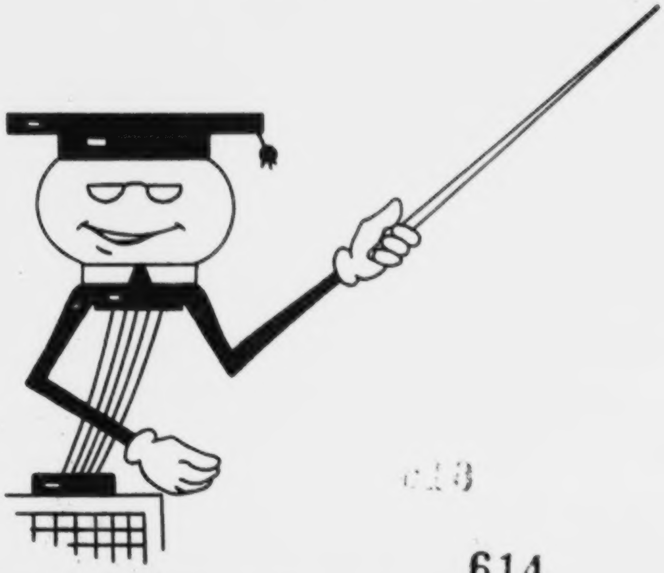
Tim is not working.

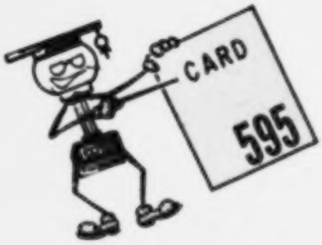
Is Tim working?

Where is Tim working?

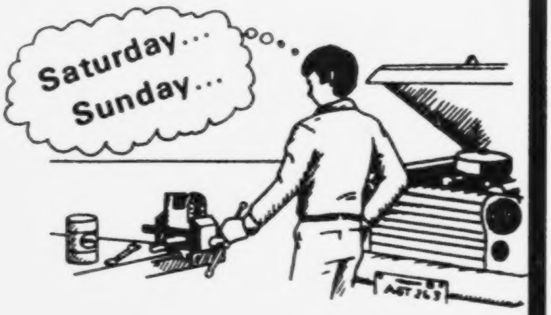


1. I am working.
2. Bob is working.
3. The people are working.
4. The cat drinks milk.
5. They are good people.
6. She is a big girl.
7. He can go with me.

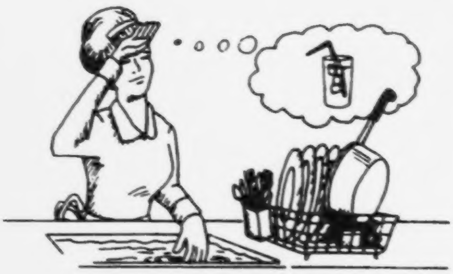




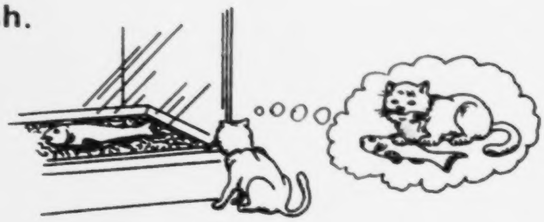
Sam is working on a car.
He is not thinking of the car.
What is he thinking of?
He is thinking of the weekend.


Saturday...
Sunday...

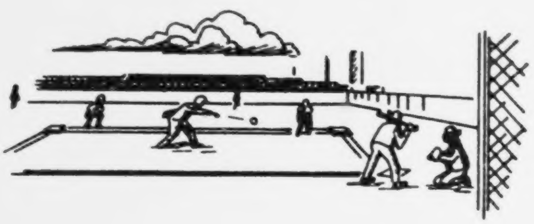
Mom is working in the kitchen.
She is hot.
What is she thinking of?
She is thinking of some tea.

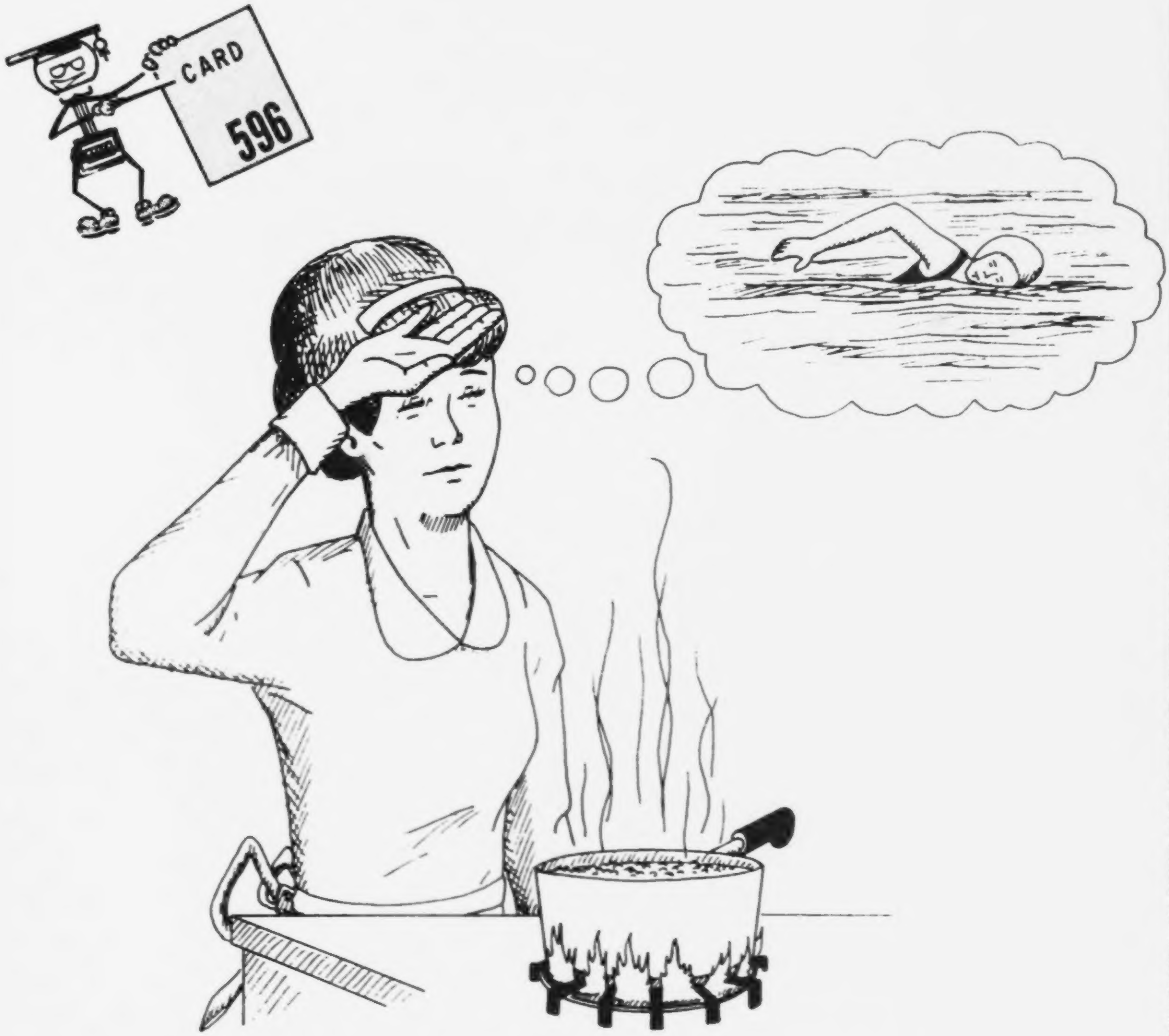


This cat is looking at some fish.
He is not eating the fish,
but he is thinking of it.



These men are playing.
What are they playing?
They are playing ball.





Mom is working in the kitchen.

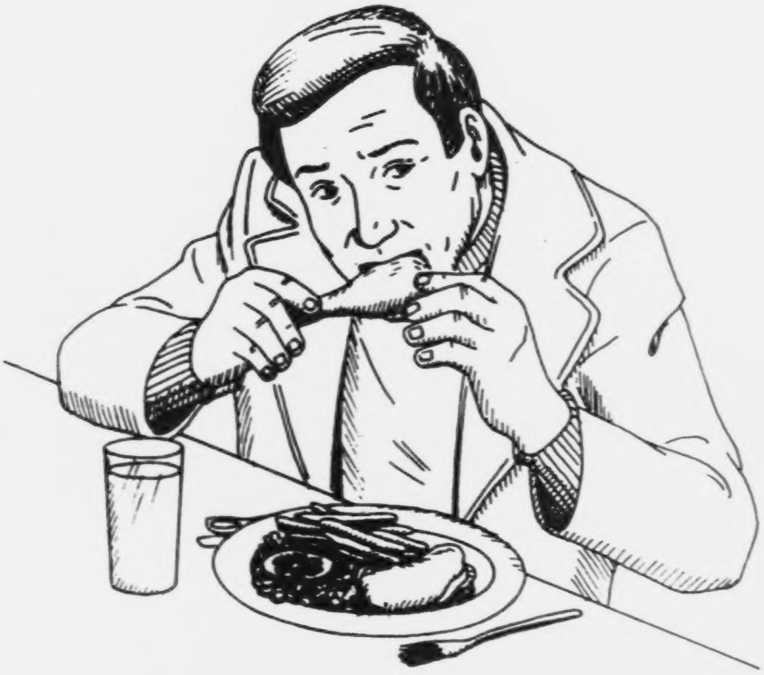
She put some carrots in a pot of boiling water.

It is hot in the kitchen.

Mom is thinking of something.

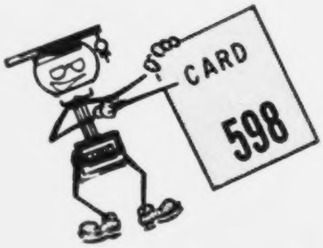
What is it?

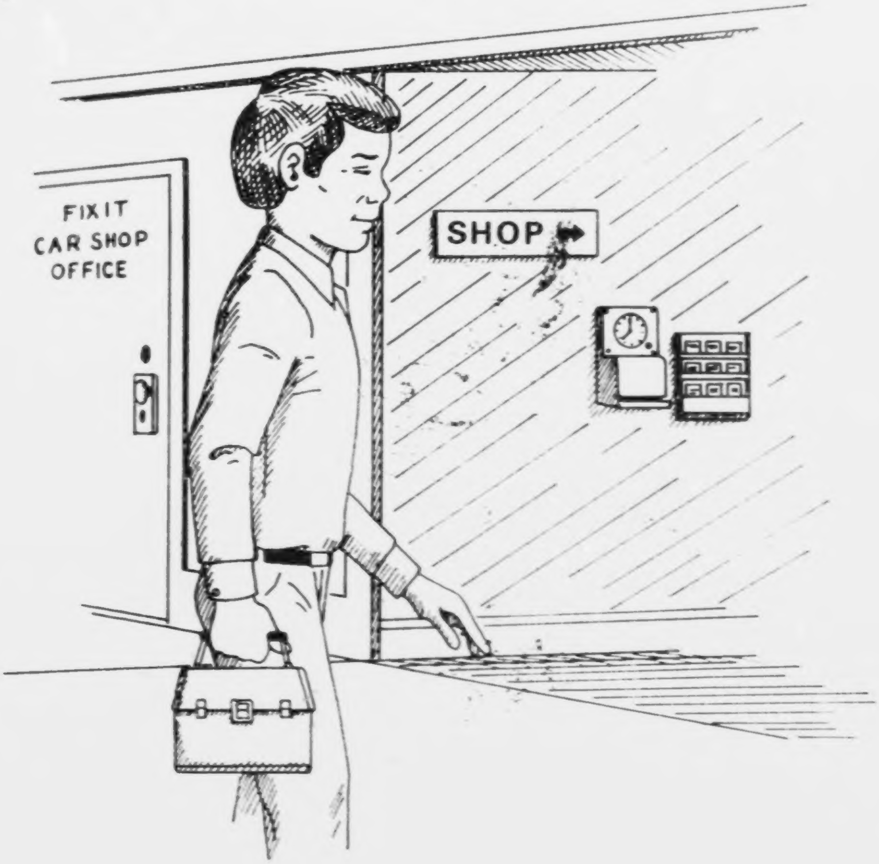
She is thinking of swimming.



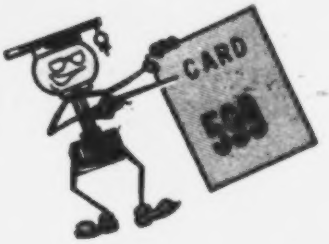
Is this man eating

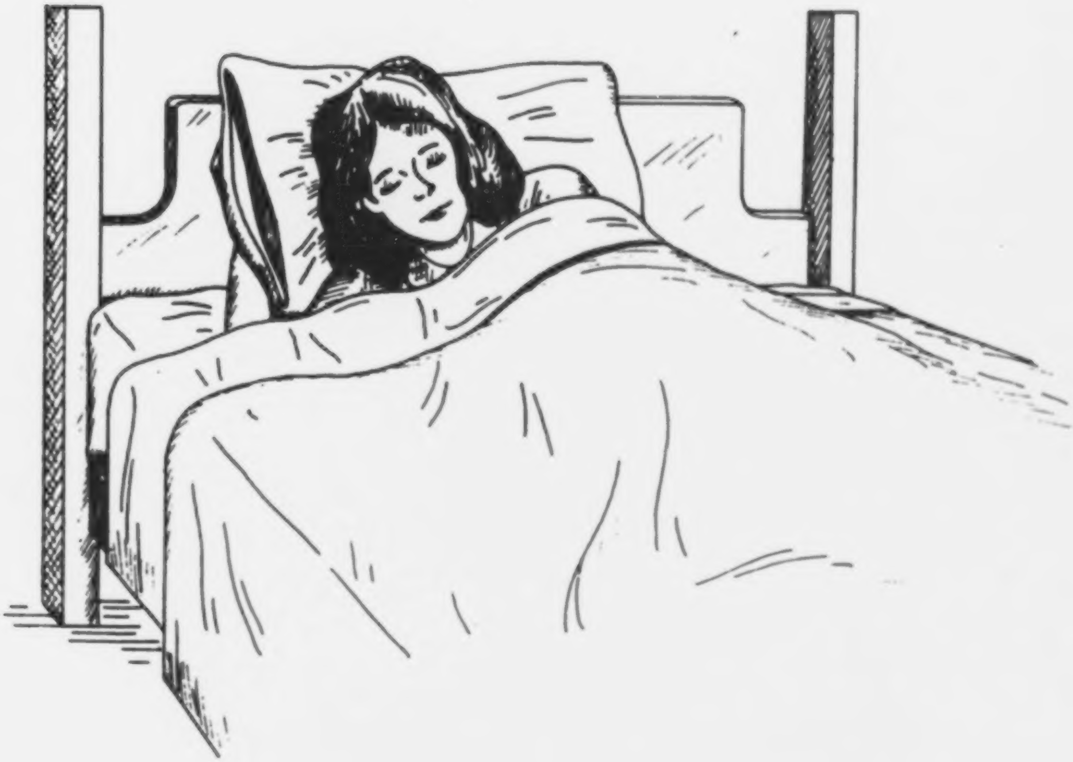
or is he drinking milk?



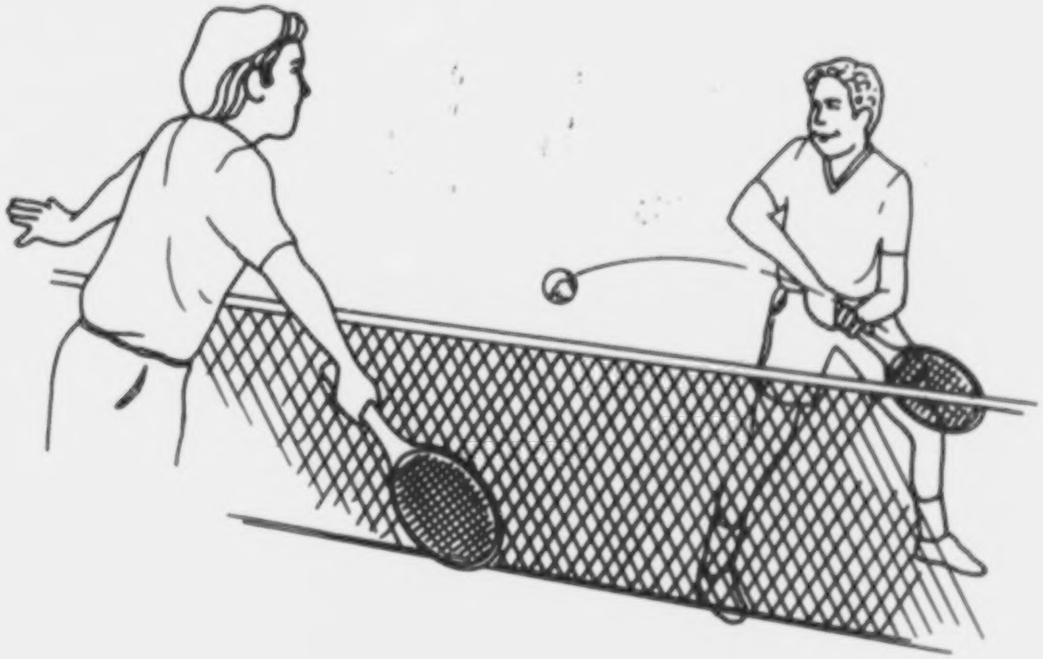

FIXIT
CAR SHOP
OFFICE
SHOP

What is Bob bringing in his hand to the car fix-it shop?



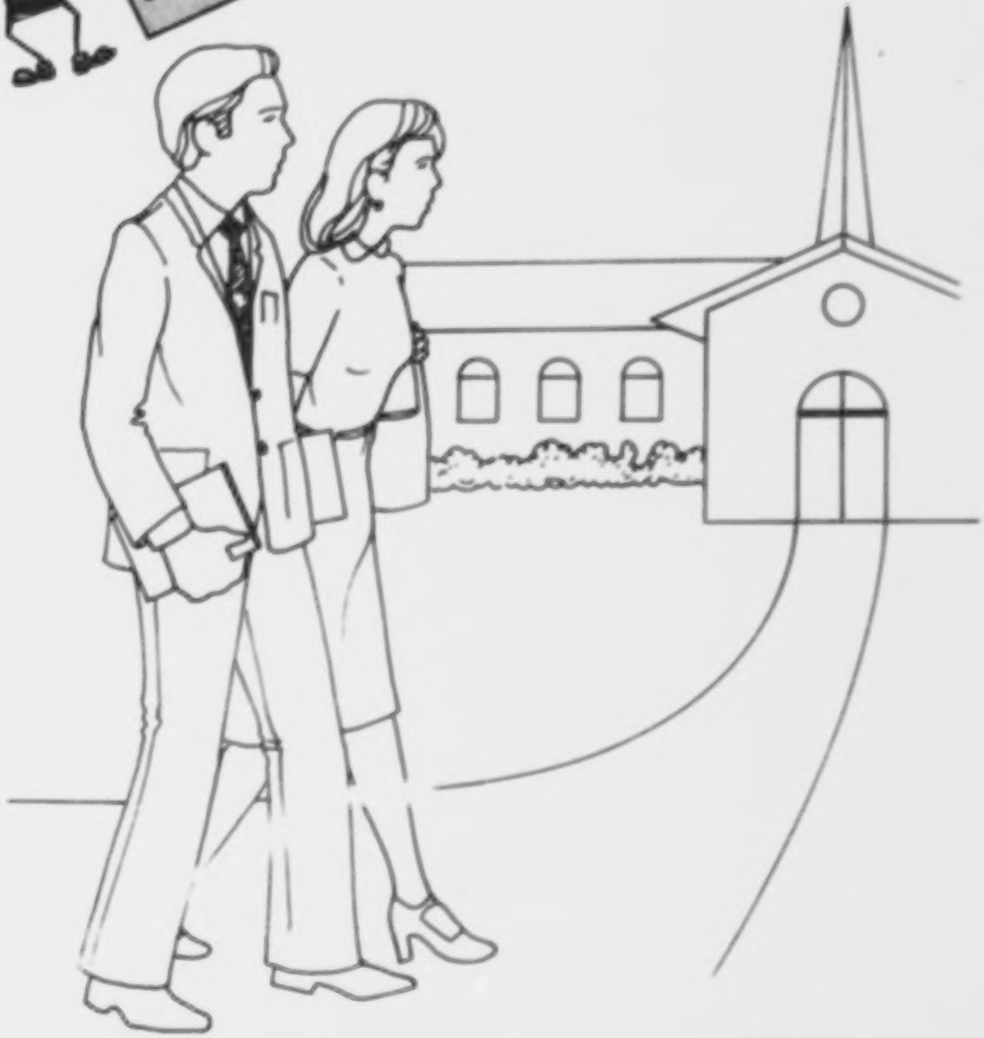


Where is Mom sleeping?

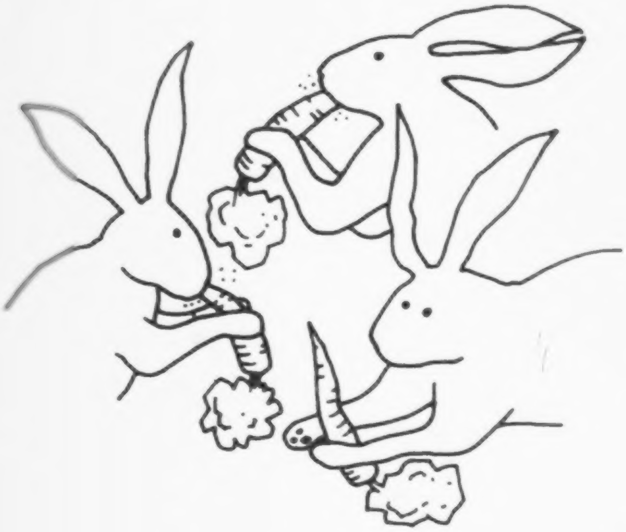


Are these people having fun?

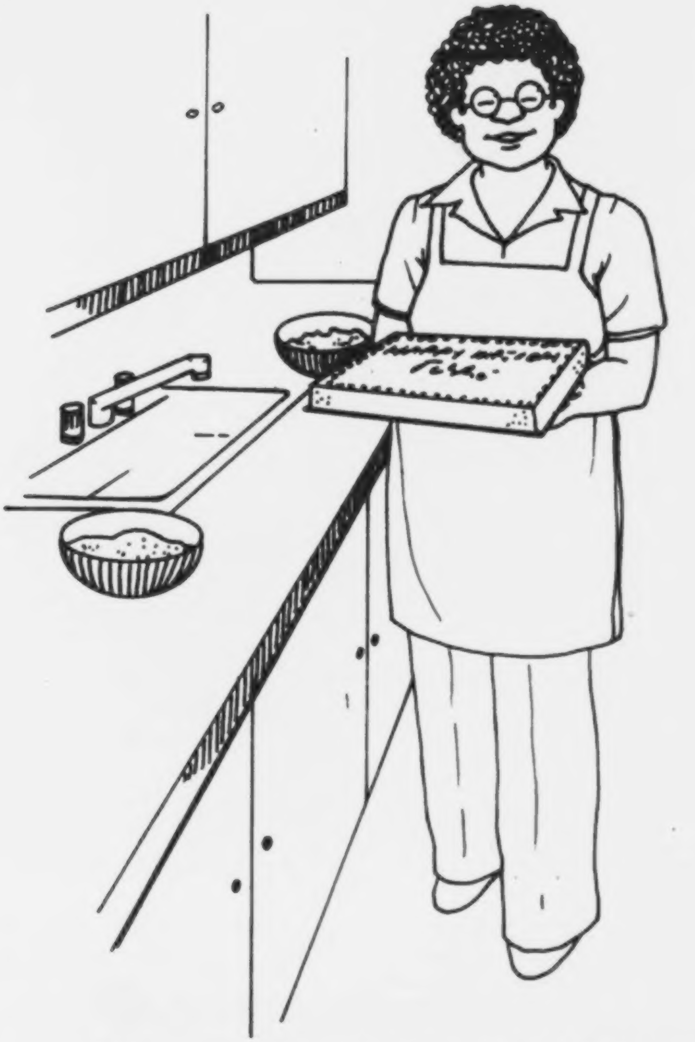
CARD 601



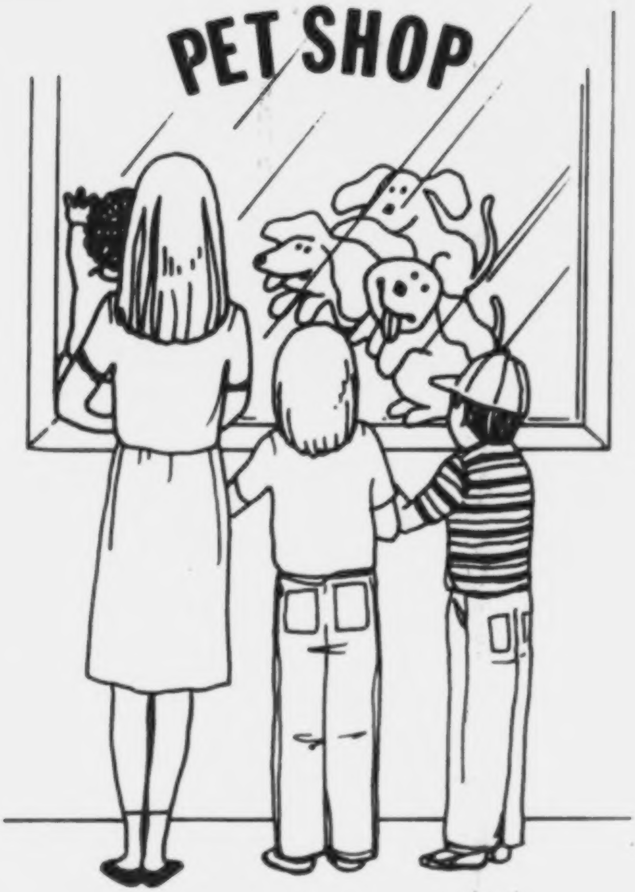
Are the people going to lunch?



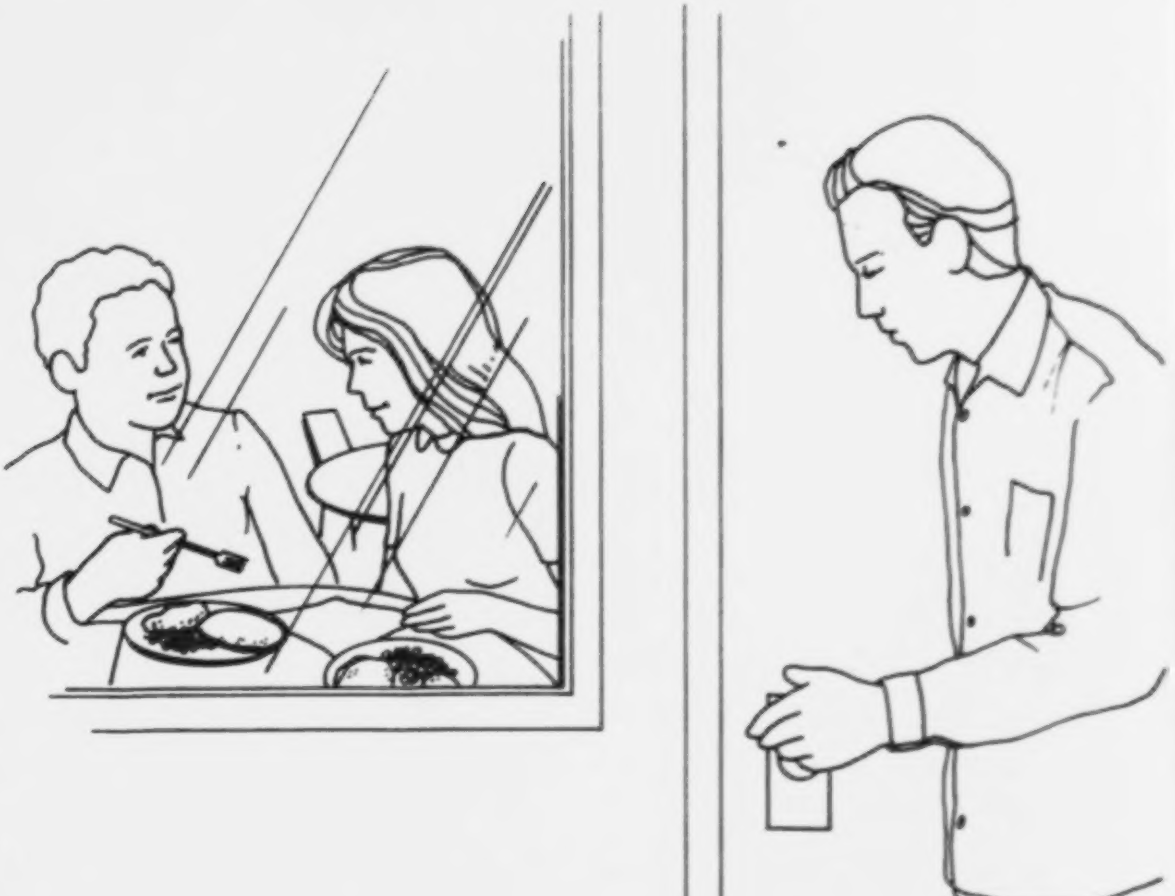
Are the rabbits eating turnips or carrots?



Where is Mom working?

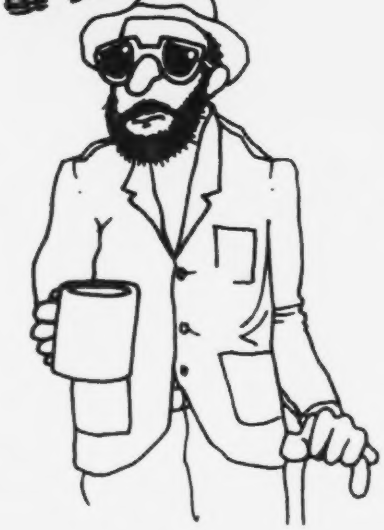


Are we looking at animals or plants?

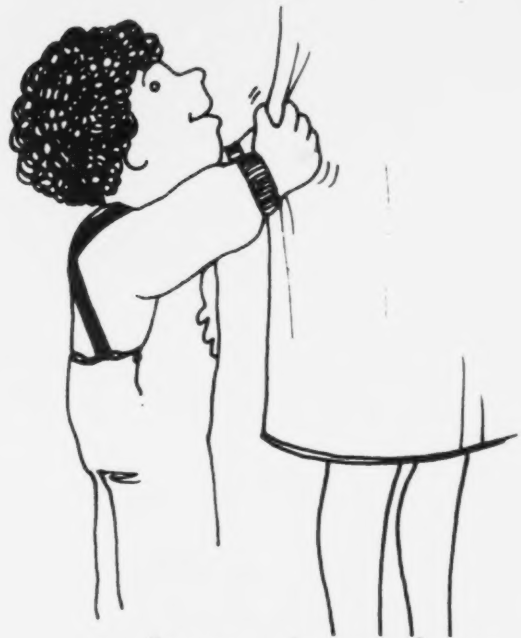


Where is this man going for lunch?

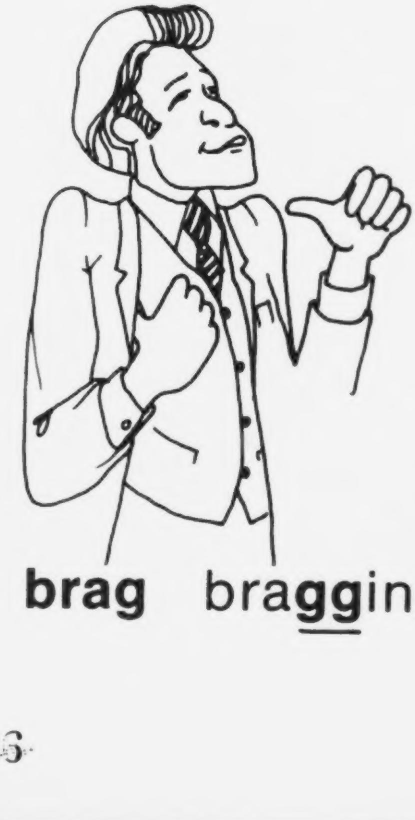
gg



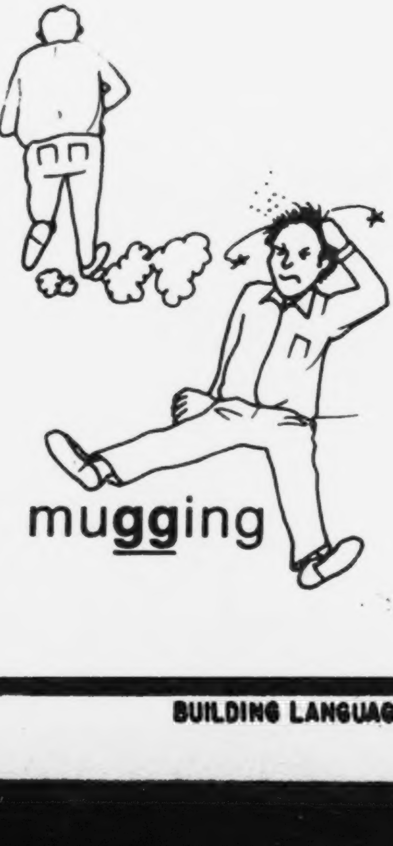
beg begging



tug tugging

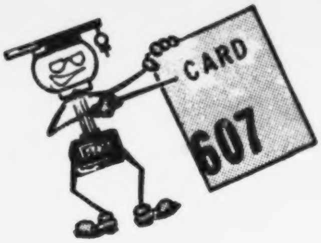


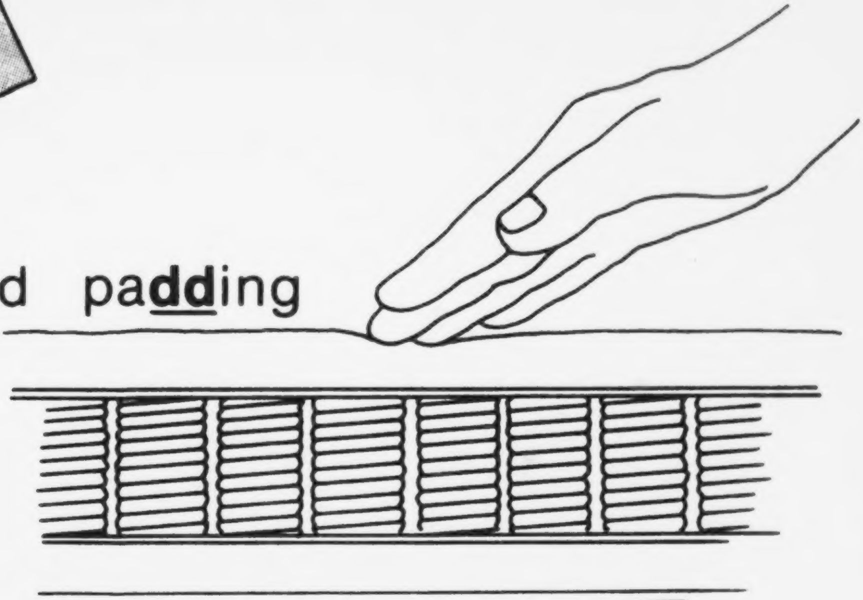
brag bragging



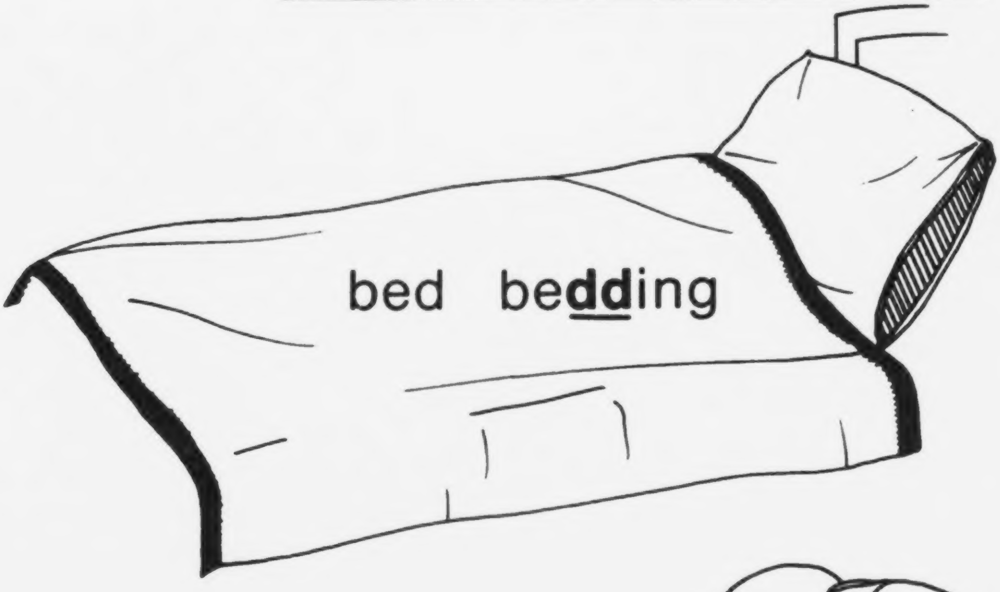
mug mugging

dd

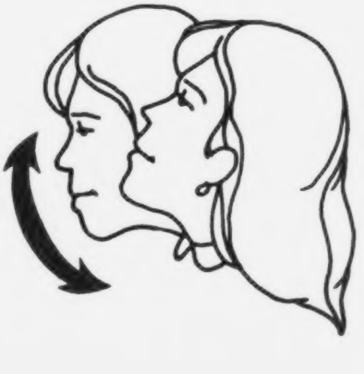




pad pa**dd**ing



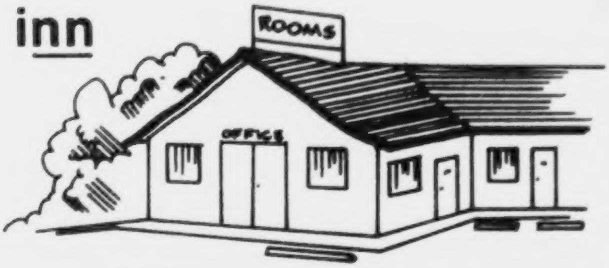
bed be**dd**ing

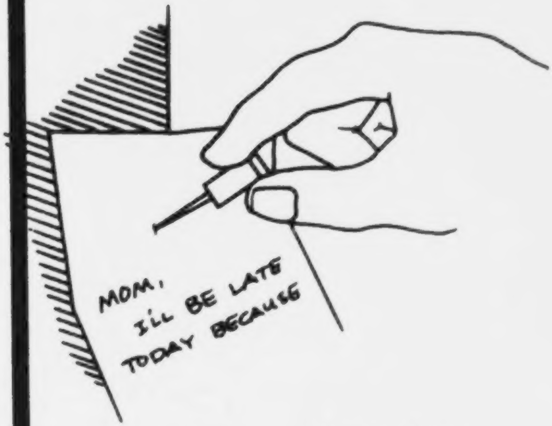


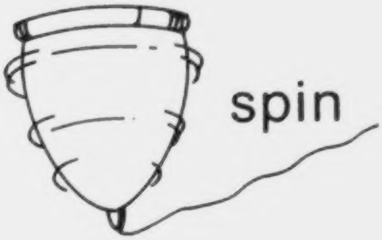
nod no**dd**ing

nn

i**nn**

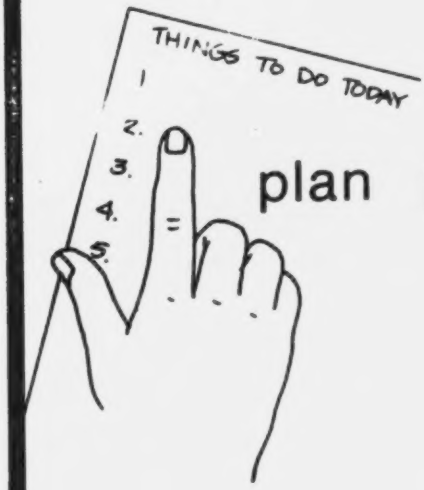

ROOMS
OFFICE


MOM,
I'LL BE LATE
TODAY BECAUSE

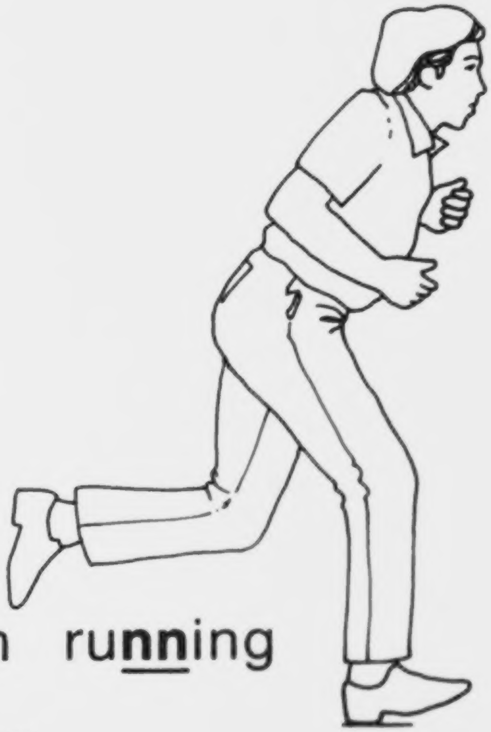


spin spi**nn**ing

pin pi**nn**ing


THINGS TO DO TODAY
1
2.
3.
4.
5.

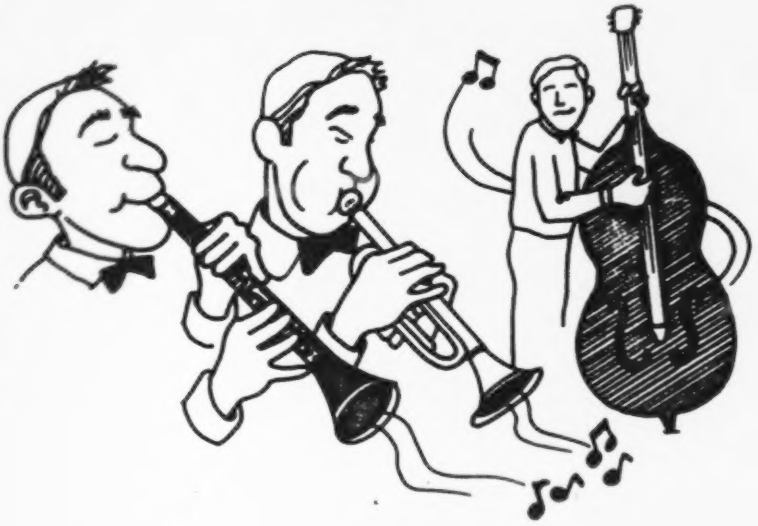
plan pla**nn**ing



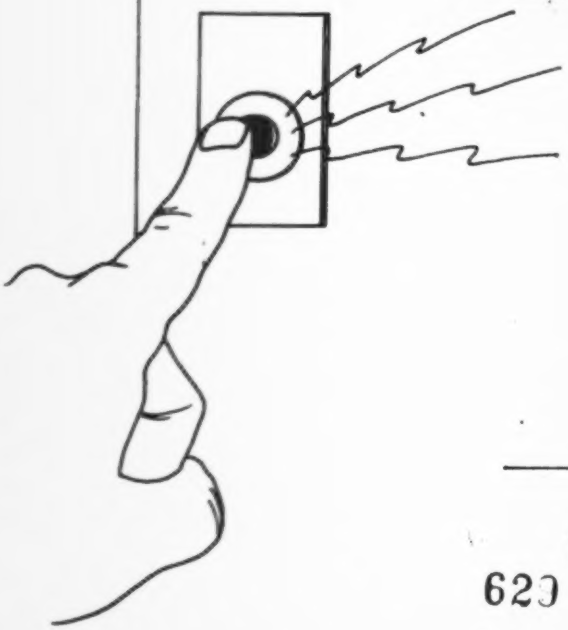
run ru**nn**ing

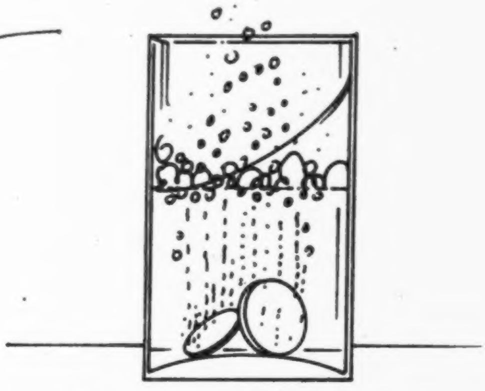
zz

jazz



buzz buzzing



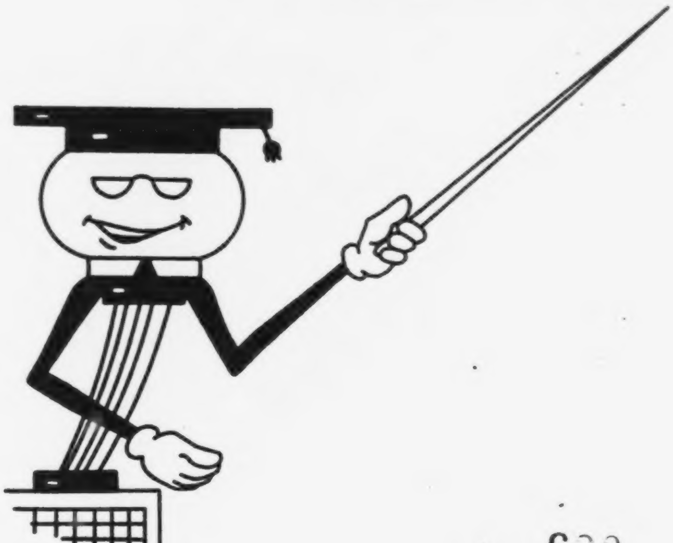


fizz fizzing

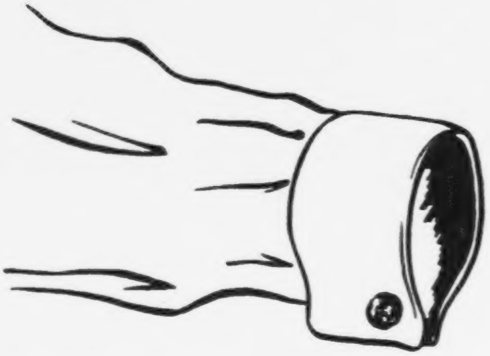
ll

doll

1. **sell selling**
2. **fill filling**
3. **tell telling**
4. **spill spilling**
5. **spell spelling**



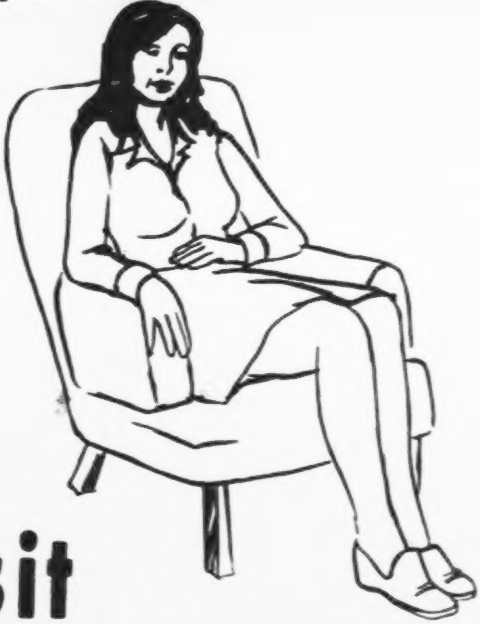
ff



cuff

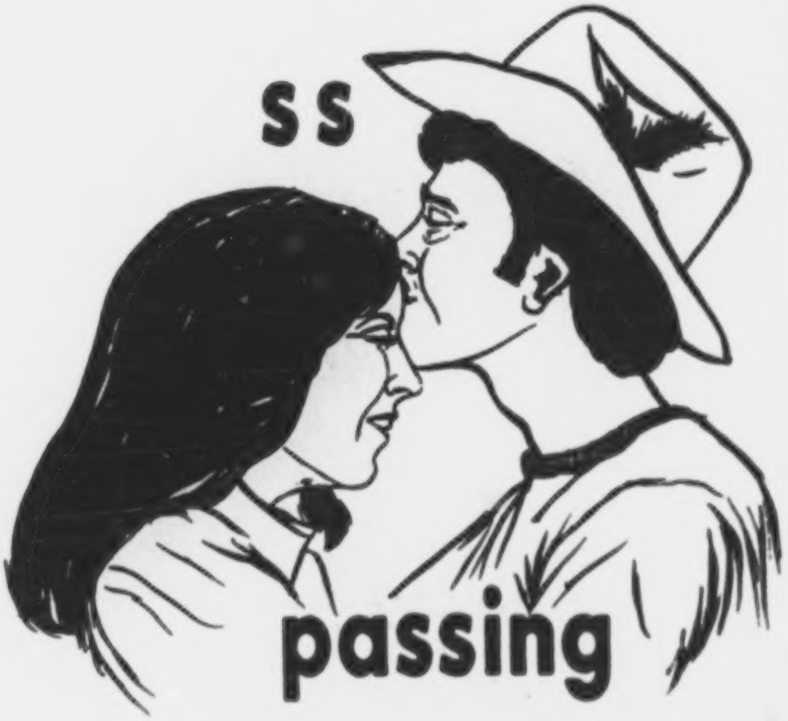
puff	puffing
sniff	sniffing
stuff	stuffing
bluff	bluffing

tt



sit	**sitting**
get	**getting**
pat	**patting**
quit	**quitting**

ss



pass	passing
miss	missing
dress	dressing
kiss	kissing

1- This is a big cat.

2- I am filling the cup with milk.

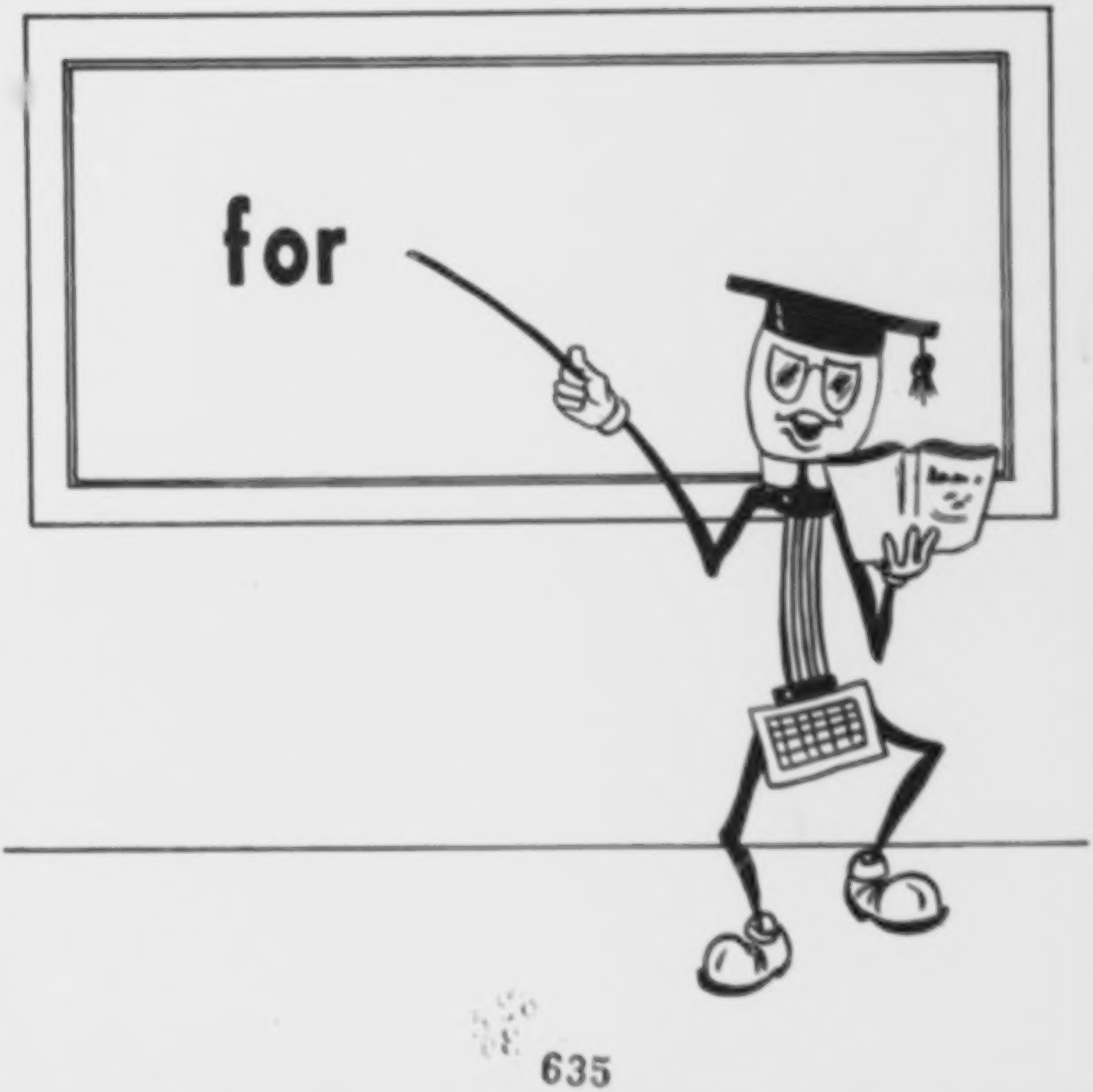
3- Sam spills the water on his vest.

4- Tell me his name.

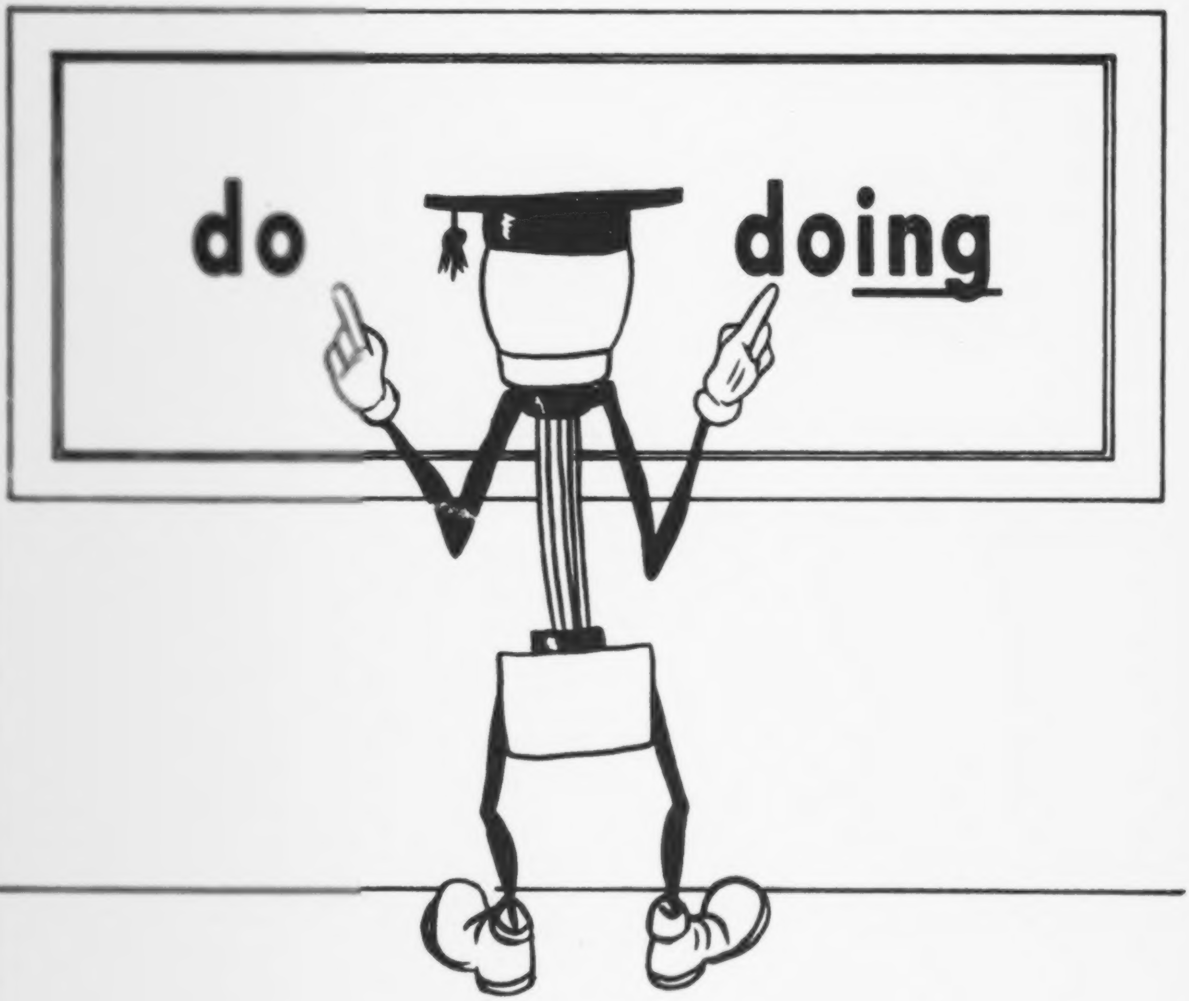
5- Tell me his address.

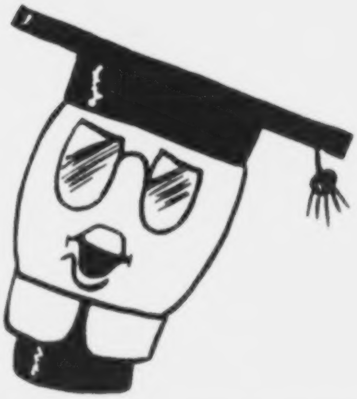
6- Mom is putting some ham in the pan.

CARD
615

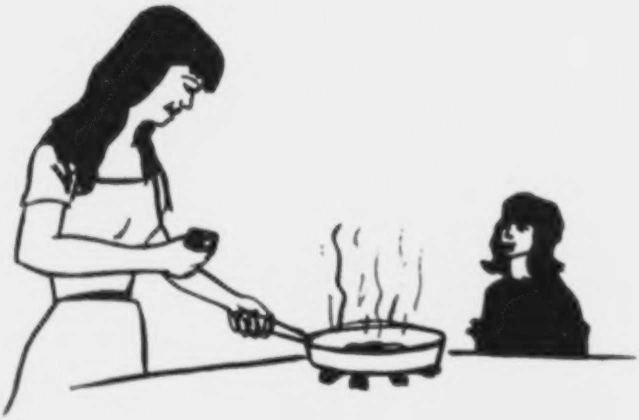

for

CARD
616


do
doing



What we write	What we say
I am	I'm
you are	you're
he is	he's
she is	she's
it is	it's
we are	we're
you are	you're
they are	they're

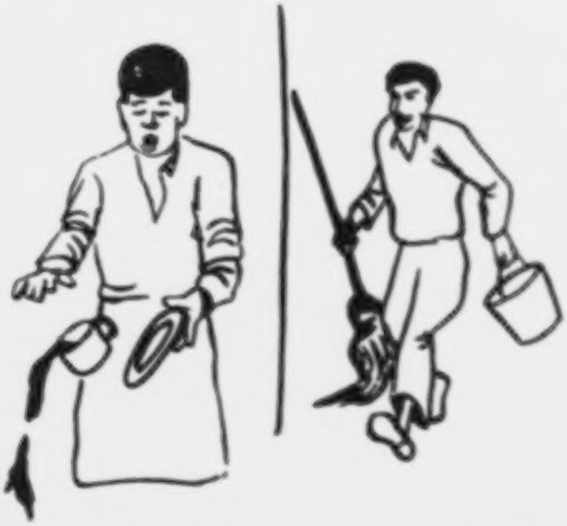


"What are you doing Mom?" ask Pam.

"I'm cooking an egg for you, Pam", Mom says.

"What is Mom doing in the kitchen?"
asks Sam.

"She's cooking an egg in a pan for me,"
Pam answers.



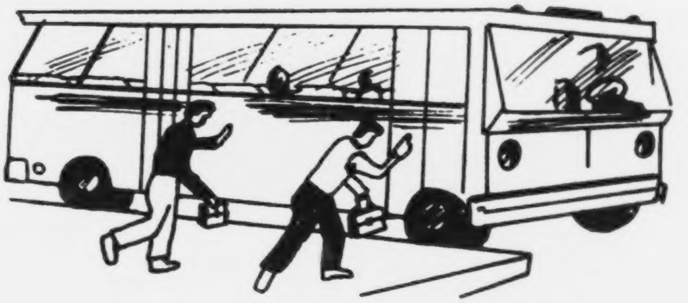
"Where is Tim going?" the man asks Bob.

"He's getting some coffee for Sam to drink", says Bob.

Bob says, "Look! He's spilling the coffee,

It's hot! Where is the mop?"

The man says, "It's over there. I will get it."



"What are they doing?" Nan asks Mom.

"They're going to work," Mom says.

"Look Mom! They're running to get the bus," says Bob.

"Yes, It's stopping by the bus stop", says Mom.

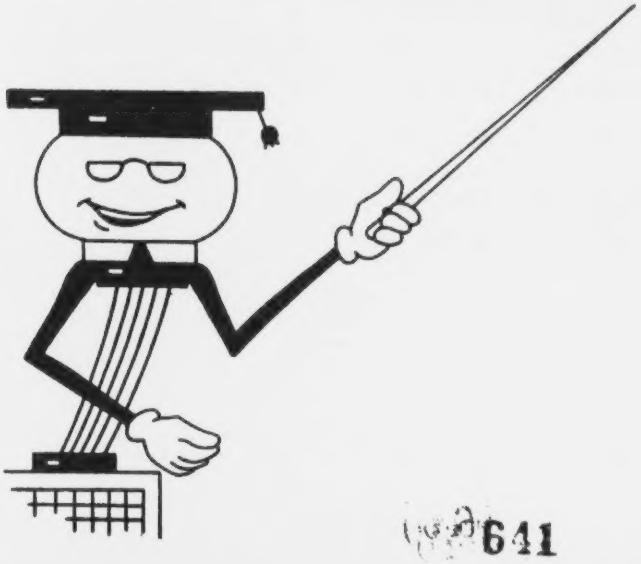
1. It is a hot day today.

2. We are going to work in the shop.

3. You are not eating the hot dog.

4. He is dressing in his bedroom.

5. I am cooking an egg in the pan.



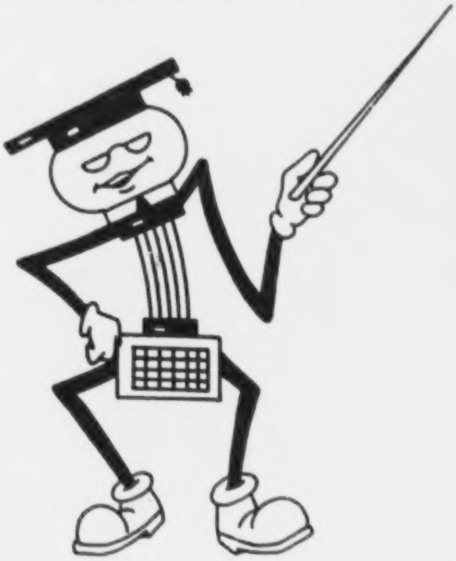
1. She is not in the bathroom.

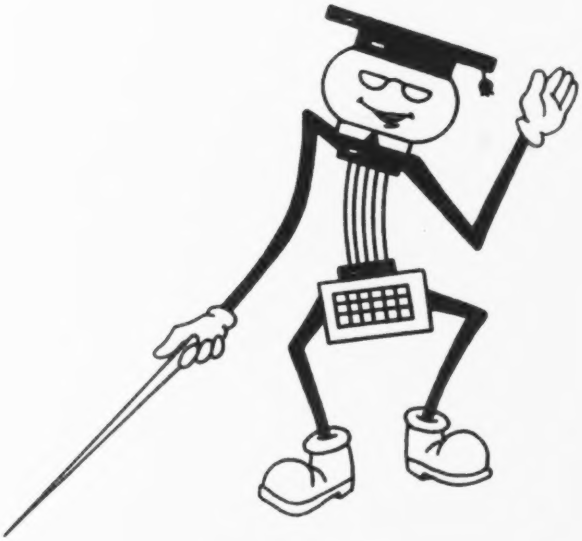
2. You are not drinking milk, are you?

3. They are running to the bus stop.

4. It is over there in that big box.

5. I am cutting meat for a sandwich for lunch.





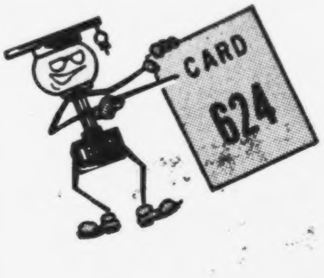
1. He's a big man.

2. We're in the kitchen with Mom.

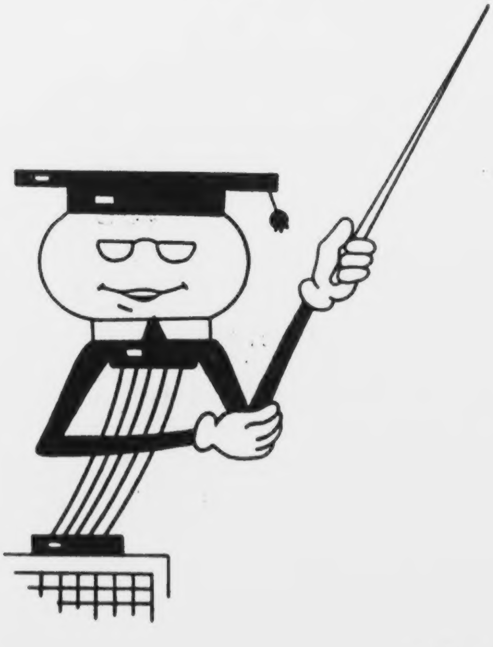
3. They're bringing red hats and vests.

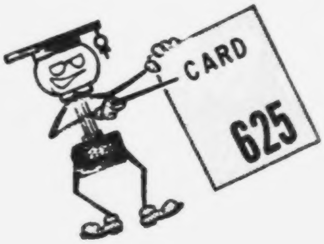
4. You're not working today, are you?

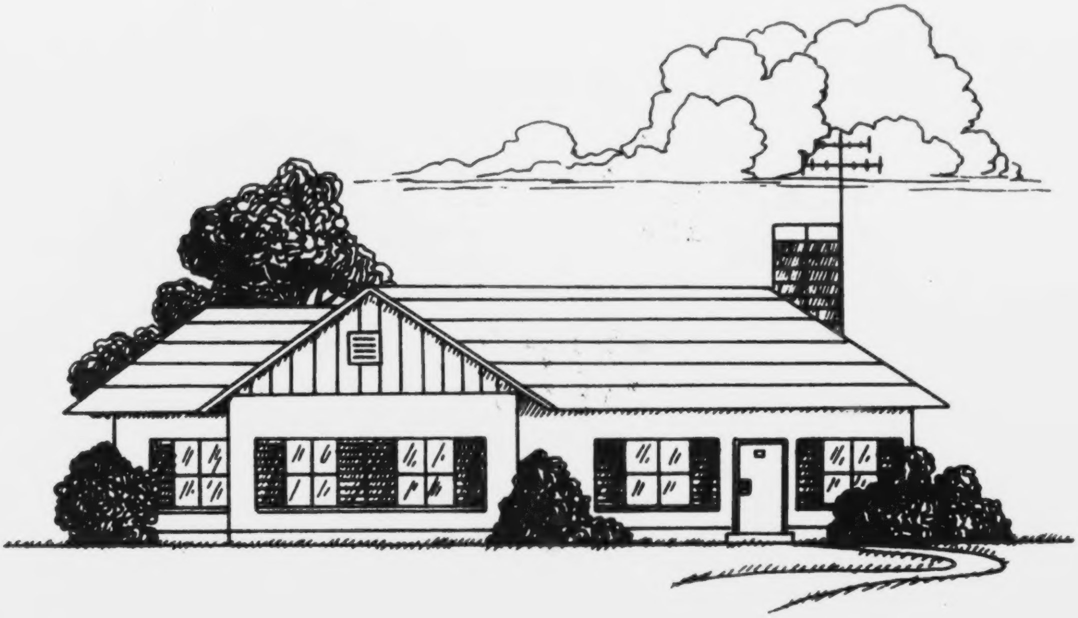
5. She's in that bus over there.



1. "It's a big red car," says Tim.
2. I'm reading in a book.
3. He's looking at the ham in the pot.
4. She's playing in the water with Bess.
5. "It's Tuesday," Pam says to Bob.

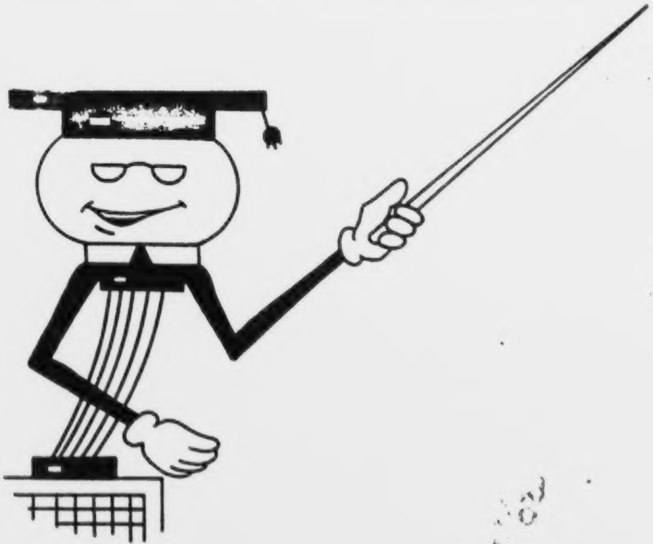




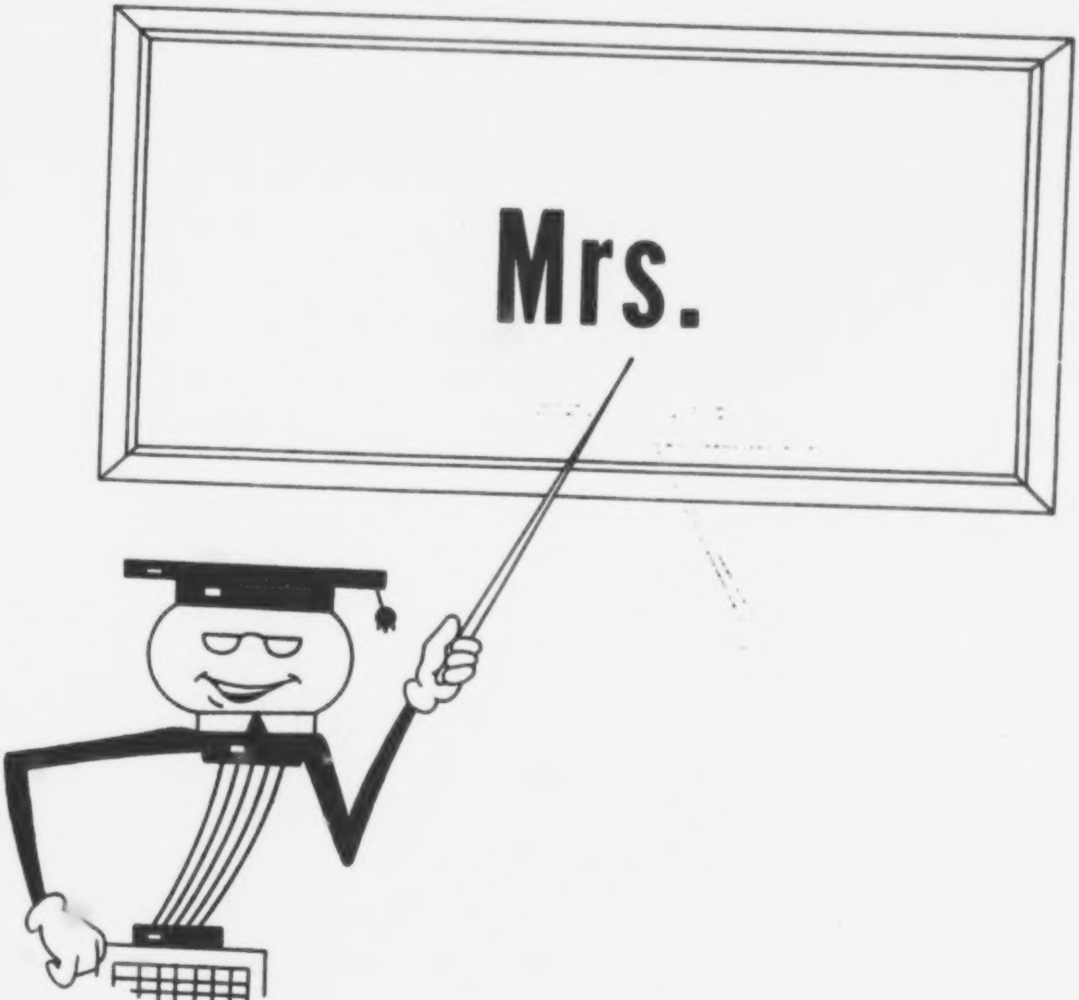


house

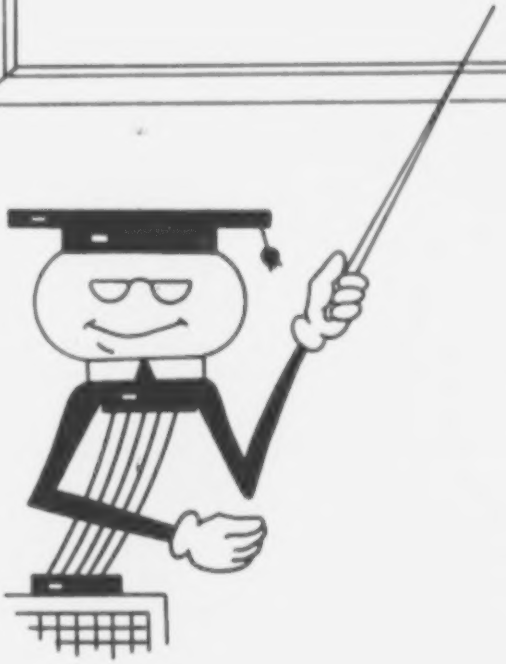
Mister
Mr.

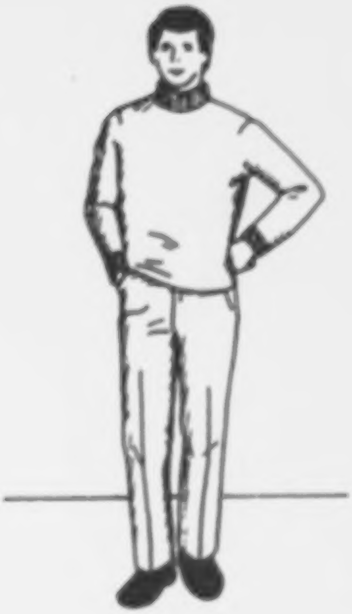


CARD
627

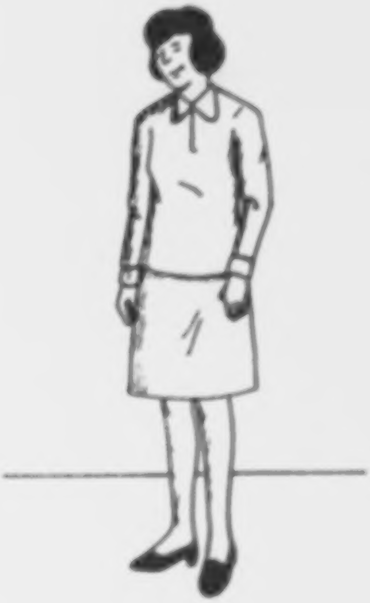

Mrs.

Miss

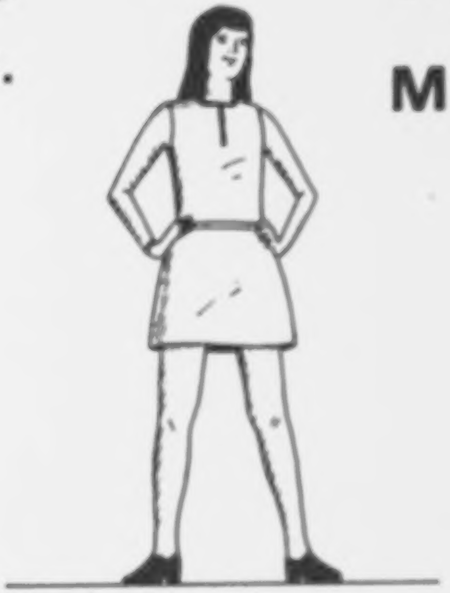




Mr.

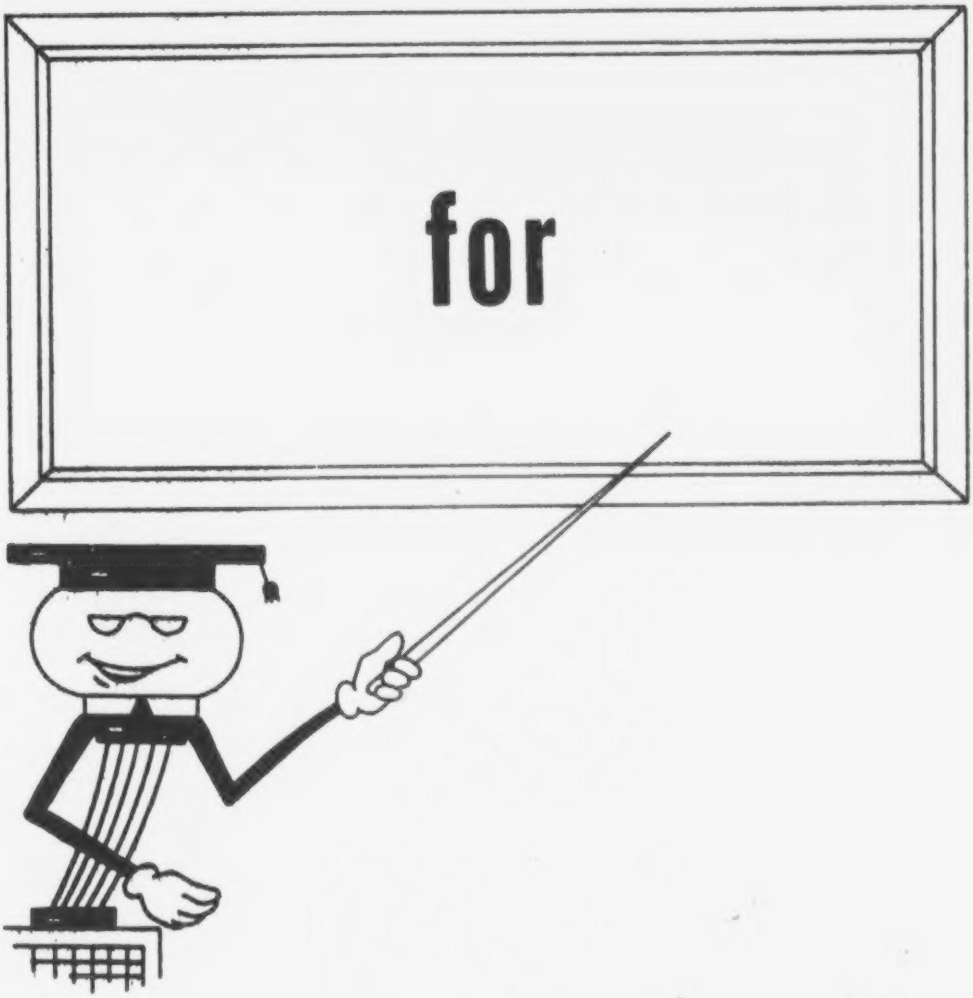


Mrs.



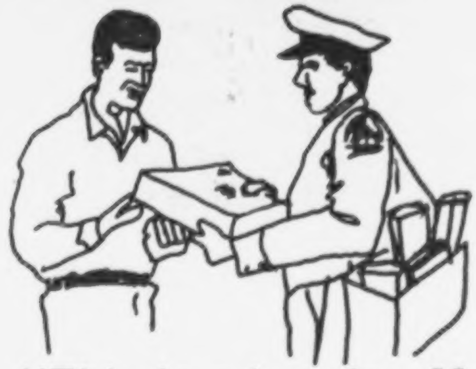
Miss

address



for

The Box



The man says to Sam, "This is a box for Mr. Church."

Sam says, "This is not his house."

Sam asks, "What is the address on the box?"

The man says, "This is the address"

Mr. Bob Church
124 First Street

Sam says "My address is 123 First Street

Mr Church is in that house over there. It is 124 First Street."

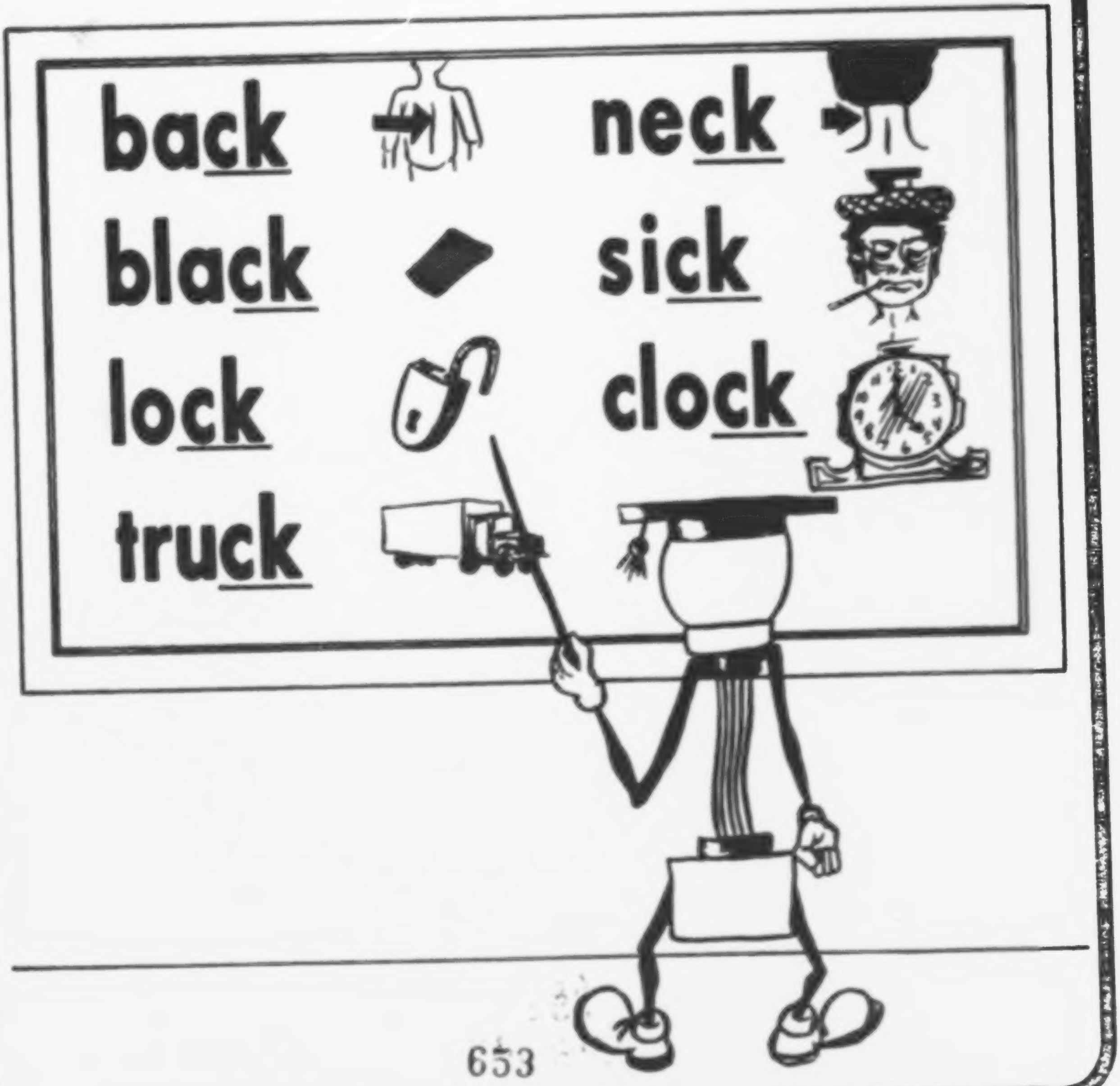
"Thank you." says the man.

The man goes to 124 First Street.

He says, "This is a box for Mr. Church."

" I am Mr. Church. Thank you." says Bob Church.

ck



back

black

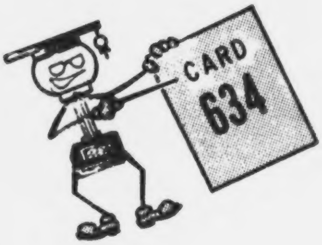
lock

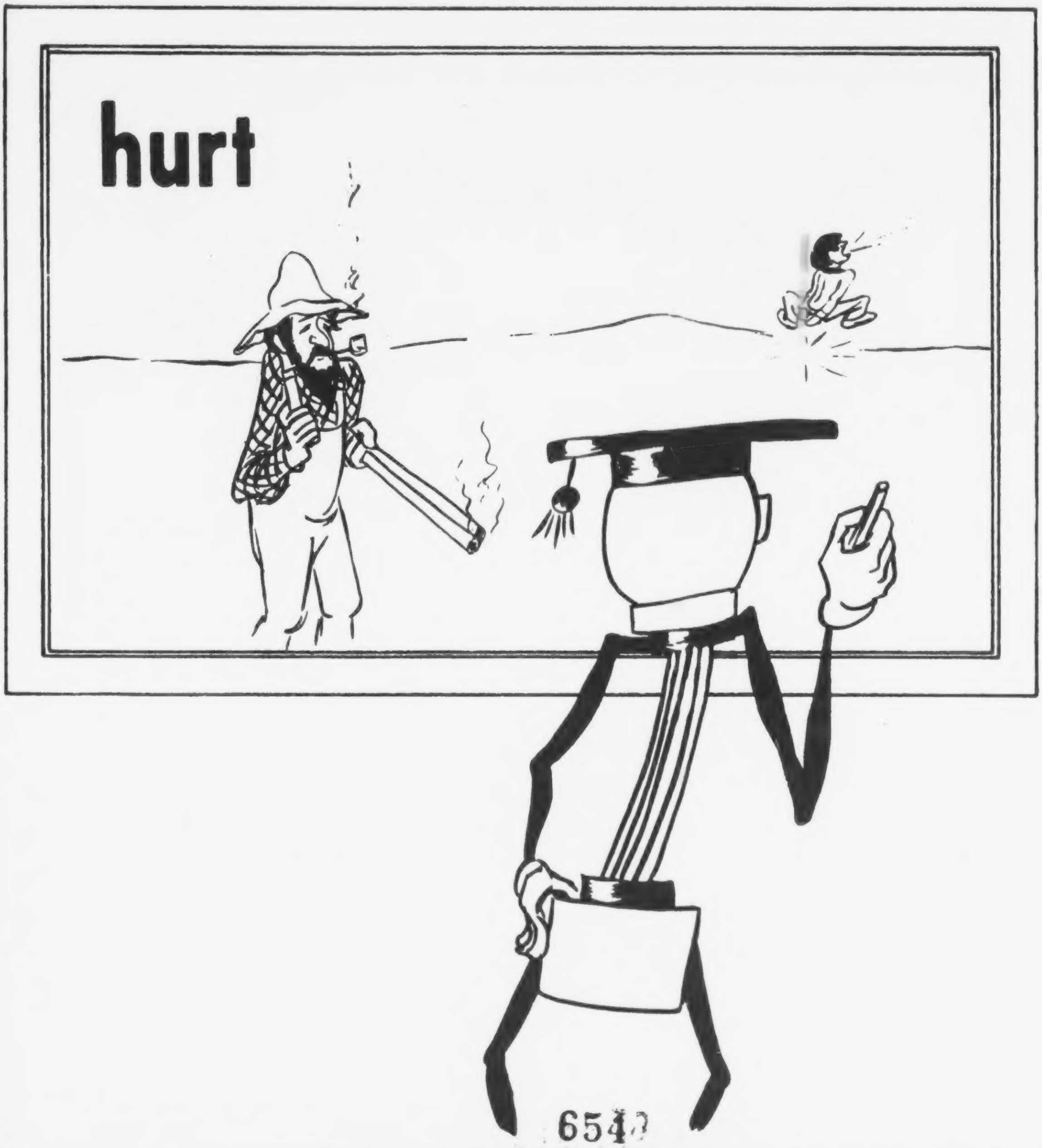
truck

neck

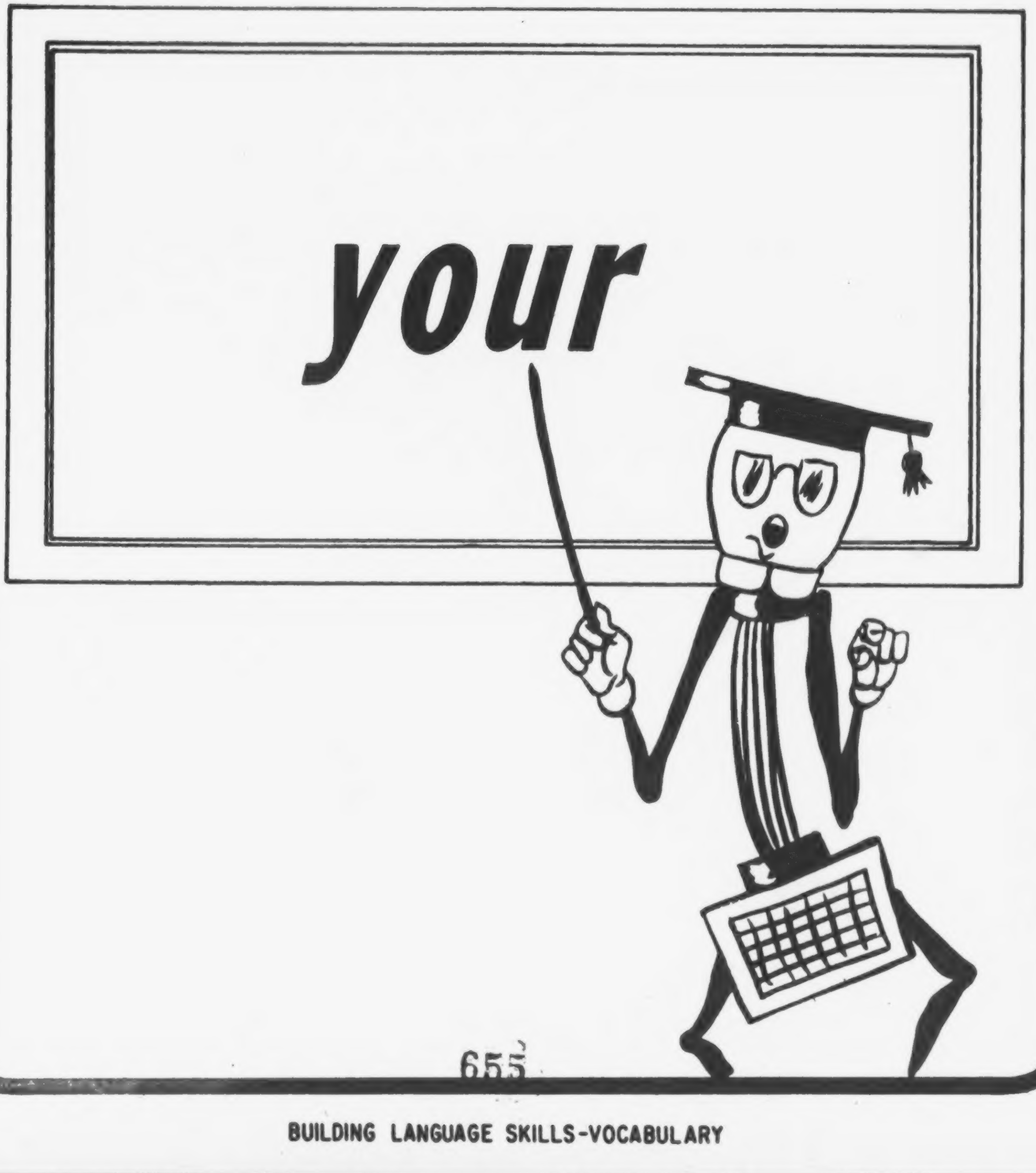
sick

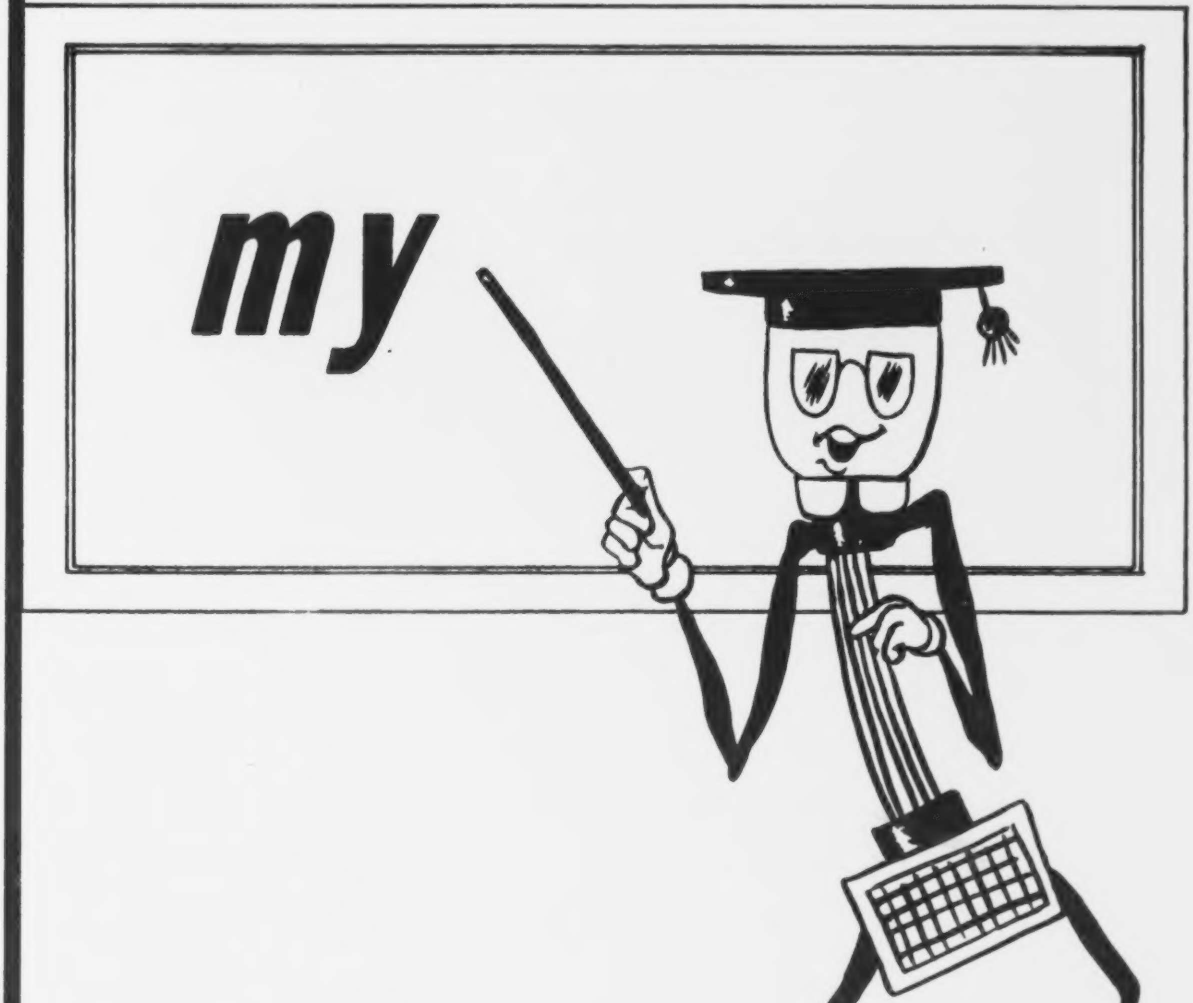
clock


CARD
634


hurt

CARD
635

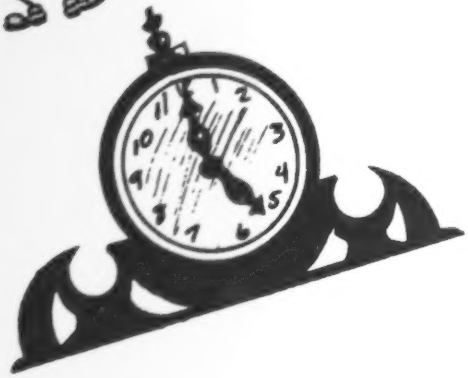

your

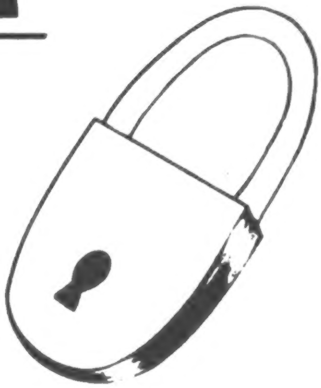


my

656

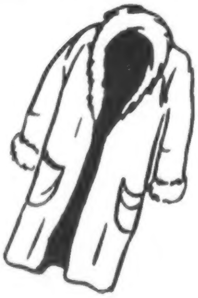
ck



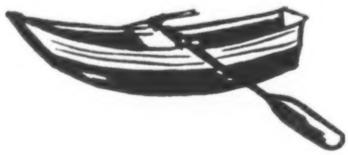


1- The dog is on his back.
2- My car is black not red.
3- Is this a lock?
4- Look at the clock over there.
5- The truck is at the shop.
6- Mom says,"Put your hand here on my neck.
7- I am sick."

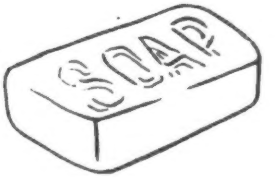
oa



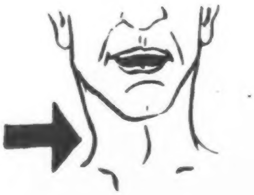
coat



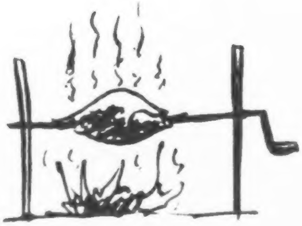
boat



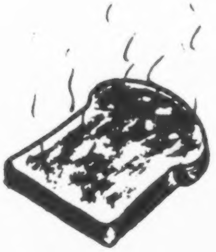
soap



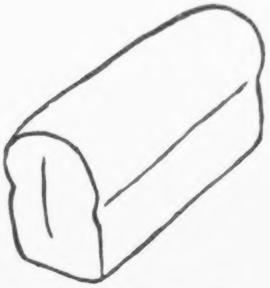
throat



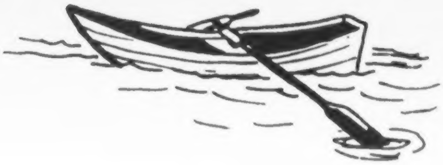
roast

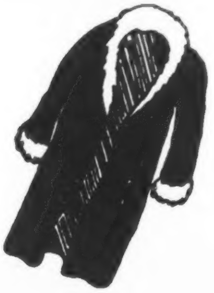


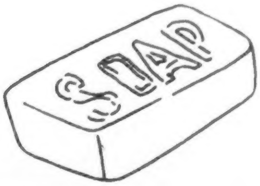
toast

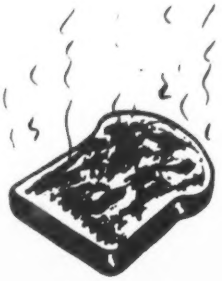


loaf









1- This is my black coat.

2- Is that a boat on the water?

3- The soap is in the bathroom.

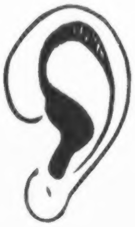
4- My throat hurts here.

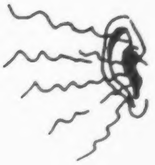
5- Mom is roasting the ham.

6- This toast is good !

7- Is that a loaf or a bun ?

ear

ear 

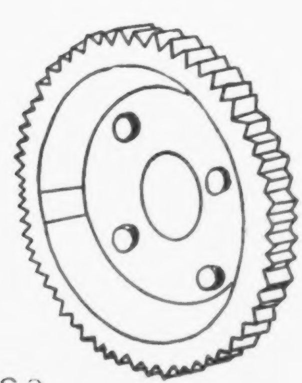
hear 

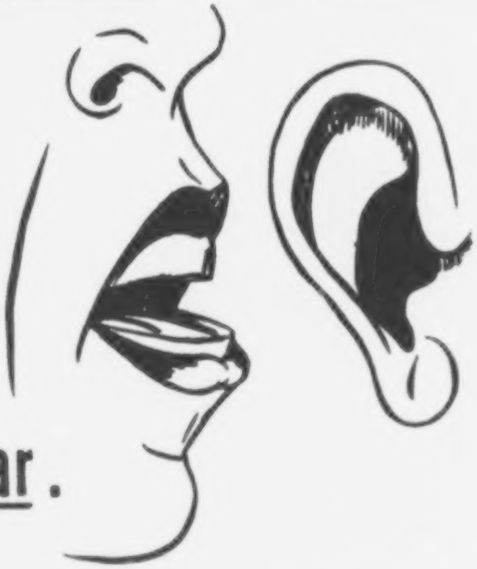
year

dear

near

fear

gear 



1- Tim, say it in my ear.

2- What year is this ?

3- The knife is near the lamp over there.

4- Do you hear all that noise?

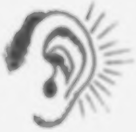
5- The letter says, "Dear Bob, Can you
play Sunday ?"

6- Bob says, "I do not fear any dog!"

7- Did you put the car in gear ?

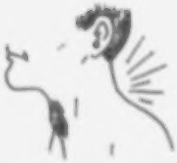
Bob says, "I'm sick.

My ears hurt.

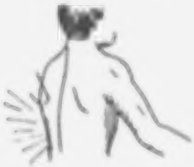


My throat hurts.

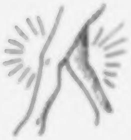
My neck hurts.



My back hurts.



My legs hurt."

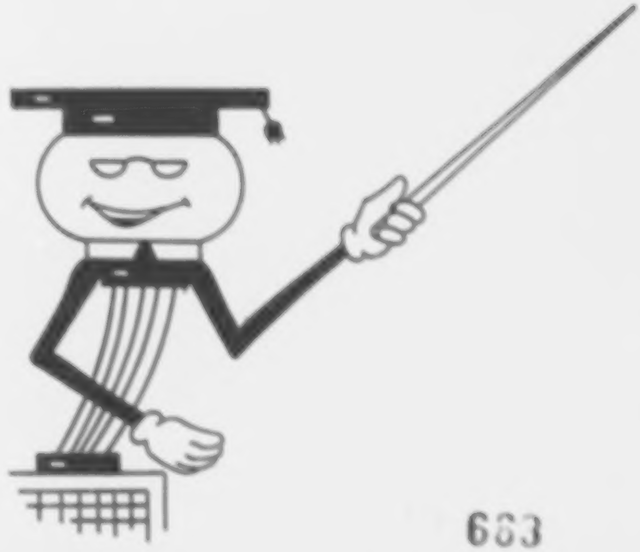


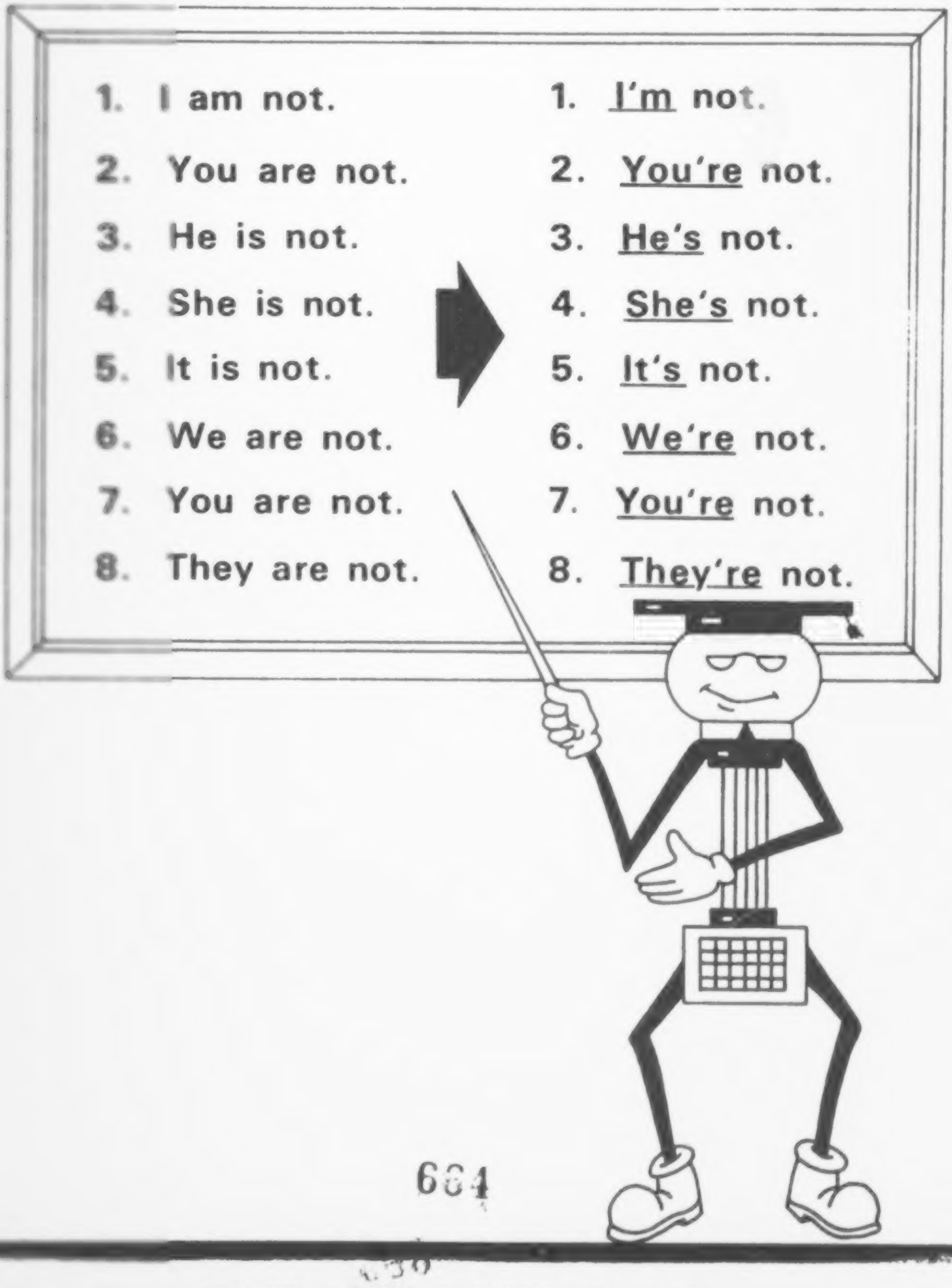
Mom says, "Bob, you are sick. You have a bad throat.

Go to your bedroom and go to bed."

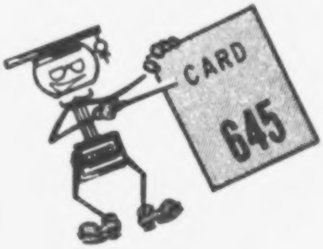
He is not.

He isn't. He's not.





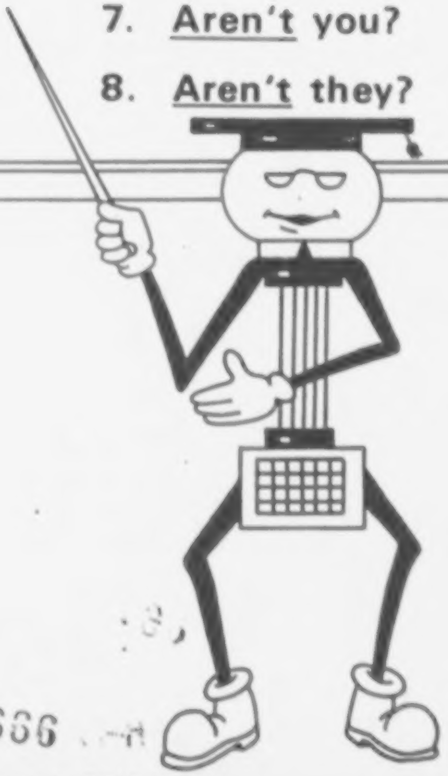
1.	I am not.	1.	I'm not.
2.	You are not.	2.	You're not.
3.	He is not.	3.	He's not.
4.	She is not.	4.	She's not.
5.	It is not.	5.	It's not.
6.	We are not.	6.	We're not.
7.	You are not.	7.	You're not.
8.	They are not.	8.	They're not.



1. I am not.	→	1. I'm not.
2. You are not.	→	2. You aren't.
3. He is not.	→	3. He isn't.
4. She is not.	→	4. She isn't.
5. It is not.	→	5. It isn't.
6. We are not.	→	6. We aren't.
7. You are not.	→	7. You aren't.
8. They are not.	→	8. They aren't.

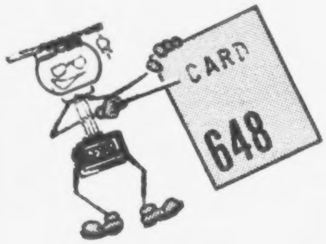
133

1. I am not.	1. Am I not?
2. You are not.	2. Aren't you?
3. He is not.	3. Isn't he?
4. She is not.	4. Isn't she?
5. It is not.	5. Isn't it?
6. We are not.	6. Aren't we?
7. You are not.	7. Aren't you?
8. They are not.	8. Aren't they?



1. I am not.
2. You are not.
3. He is not.
4. She is not.
5. It is not.
6. We are not.
7. You are not.
8. They are not.

1. I'm not.	1. I'm not.	1. Am I not?
2. You're not.	2. You aren't.	2. Aren't you?
3. He's not.	3. He isn't.	3. Isn't he?
4. She's not.	4. She isn't.	4. Isn't she?
5. It's not.	5. It isn't.	5. Isn't it?
6. We're not.	6. We aren't.	6. Aren't we?
7. You're not.	7. You aren't.	7. Aren't you?
8. They're not.	8. They aren't.	8. Aren't they?



Bob asks, "Am I not going in the car?"

Tim says, "No, you aren't."

Tim asks, "Aren't you going to work on Sunday?"

Bob says, "No, I'm not."

Pam asks, "Isn't Mr. Day in the shop?"

Sam says, "No, he isn't."

"Isn't Mrs. Day with Mrs. Green?" asks Mom.

"No, she isn't," says Pam.

"Isn't my vest in the box?" asks Bob.

"No, it isn't. Your vest isn't in the box, and it isn't on the bed," says Tim.

"Aren't we going to work with you on the bus?" asks Sam.

"No," says Sam. "I am but you aren't. You're going to work with Mr. and Mrs. Day."

"Aren't my pants in the bedroom?" asks Tim.

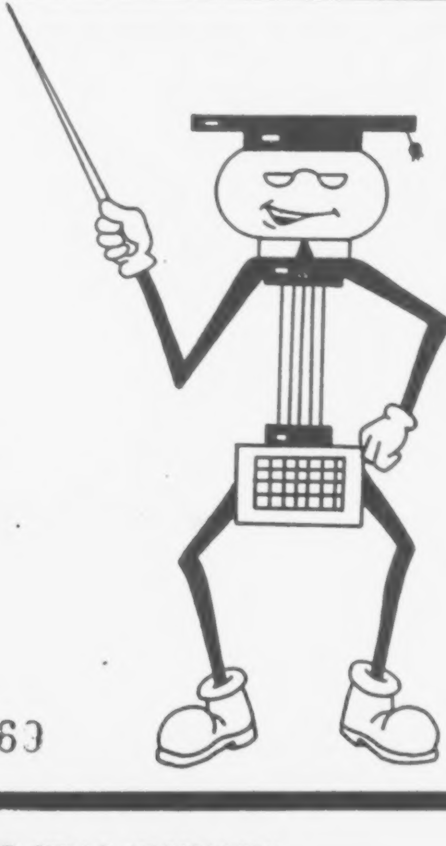
Bob says, "No, they aren't. Your pants aren't in the bedroom. They are in the bathroom."

"Aren't these your kittens, Nan?" asks Sam.

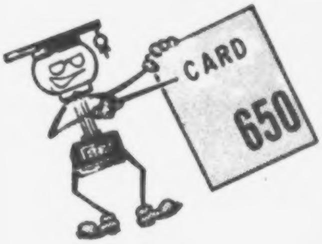
"No, they're not my kittens. My kittens are in the bedroom, up on the bed," says Nan.

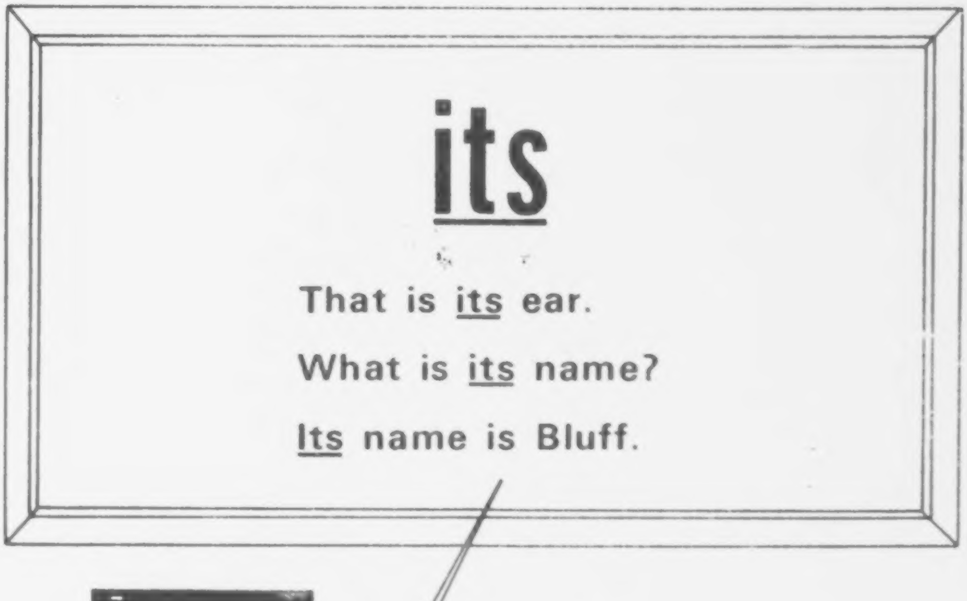
her

This is her dress.



660



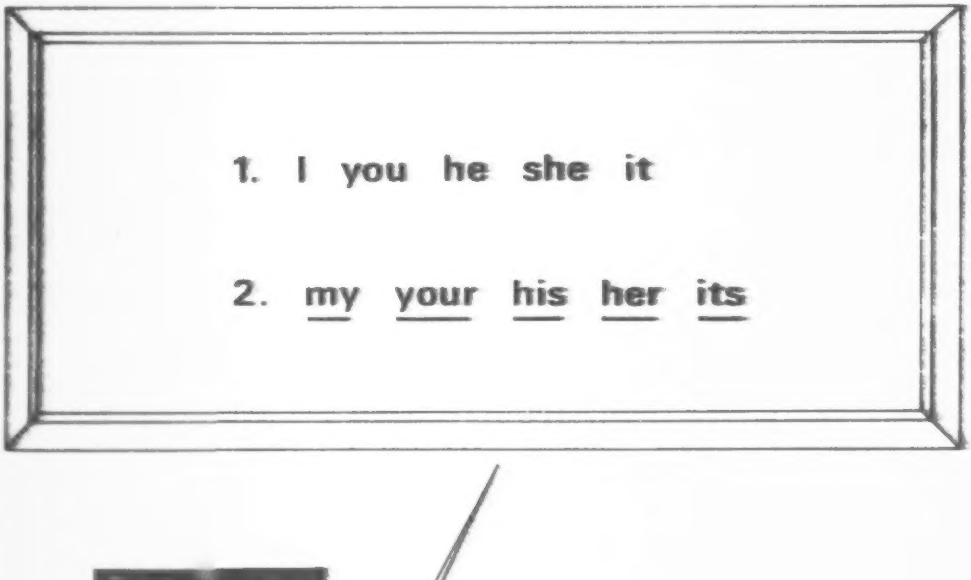


its

That is its ear.

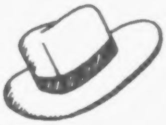
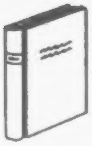
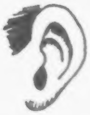
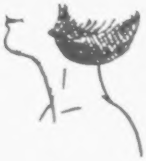
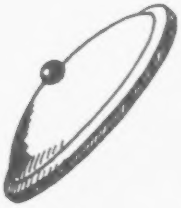
What is its name?

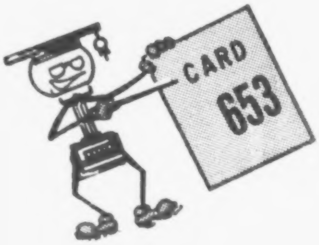
Its name is Bluff.



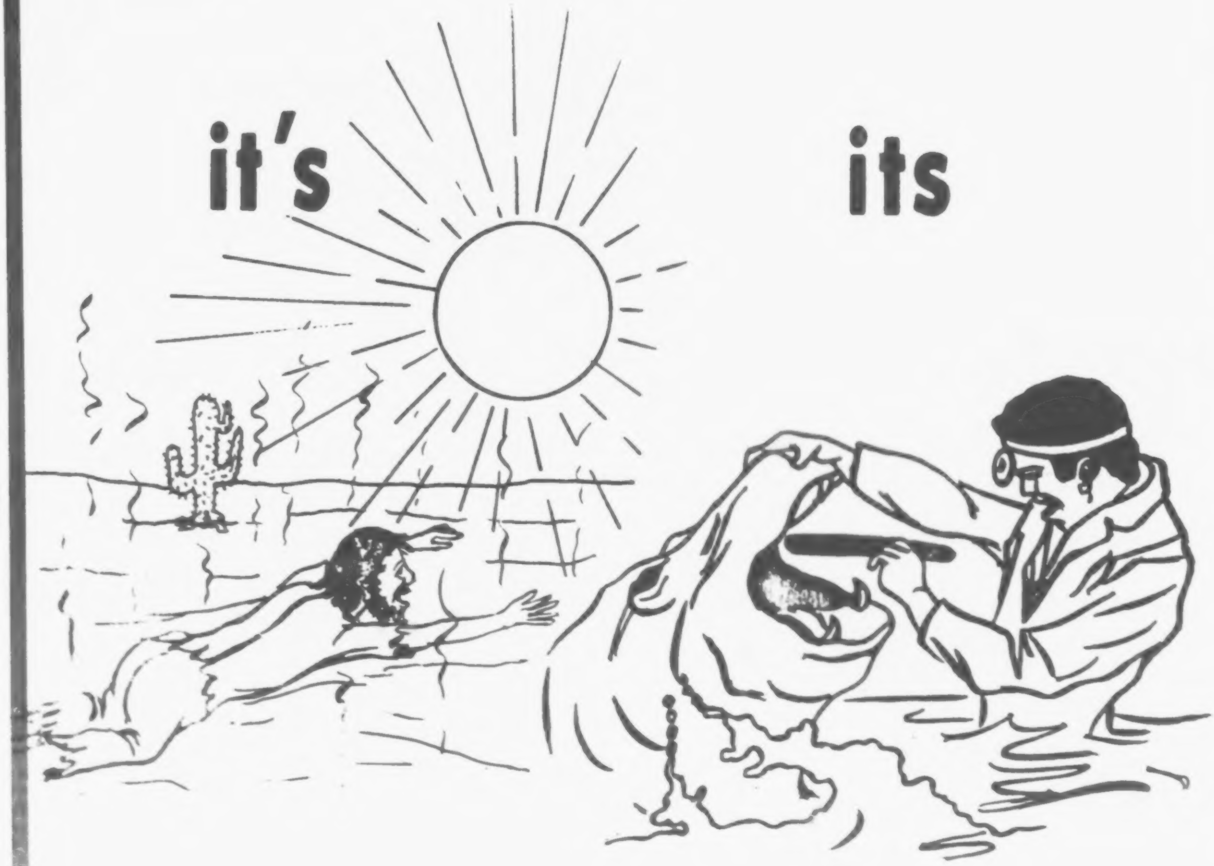
1. I you he she it

2. my your his her its

I	my		This is my hat.
you	your		This is your book.
he	his		This is his ear.
she	her		This is her neck.
it	its		That is its lid.



it's **its**



Man it's hot today. That is its throat.

Sam says,"This is my book." "No, it isn't. It's my book," says Nan.

"Bob, isn't this your hat?", asks Mom. "Yes, it is. Thank you Mom.", **says Bob.**

Tim says, "Mrs. Day has a big ring. It is in her hand."

Mom says, "This is a pot, and this is its lid."

"Bob, is that your black cat?" asks Tim. "Yes, it is," Bob says.

"What is that on her leg?" asks Bob. "It's a rag. Her leg hurts," says Tim.

Nan asks, "Isn't Mrs. Day in her kitchen?" "No, she isn't. She's in her living room," Pam says.

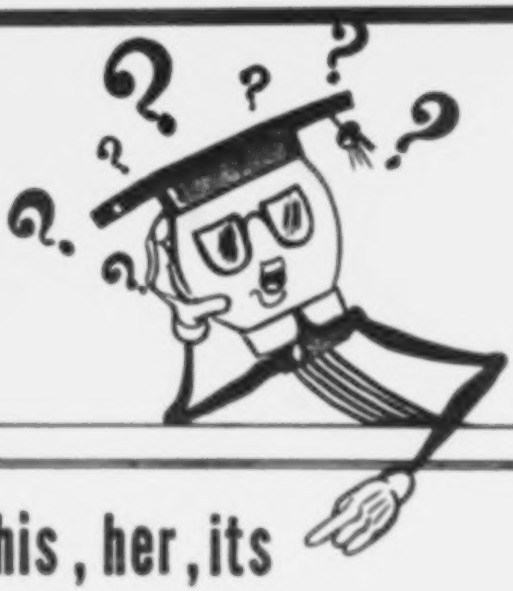
"Are her books in the living room?" asks Nan.

Tim asks, "Where is Mr. Day? He isn't at work."

Sam says," He's sick. His throat hurts, and his back hurts."

Tim says to Nan, "Your kitten is in my car. Get your kitten out of my car."

Mom asks Pam, "Where is my ring?" "It's in its box in your bedroom," says Pam.



my, your, his, her, its

1- This is Mrs. Day. These are ____ hands.

2- Mr. Day is in ____ living room reading ____ book.

3- I have a red hat. ____ hat is over there with ____ hat.

4- "Do you have a book in ___ your lunchbox lunchbox?", asks Bob.

5- "No, I have a ham sandwich in ____ lunchbox." says Tim.

wh

when

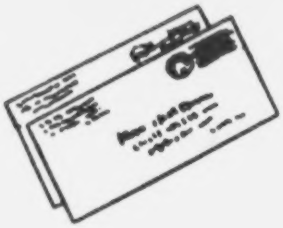
whip

whack

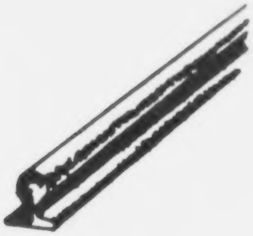
which

what

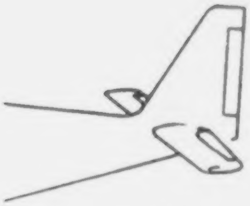
ai



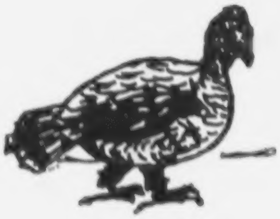
mail



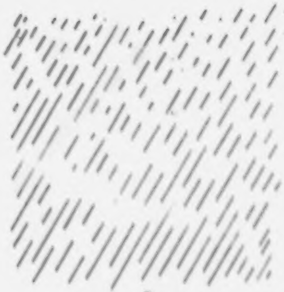
rail



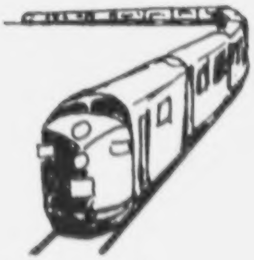
tail



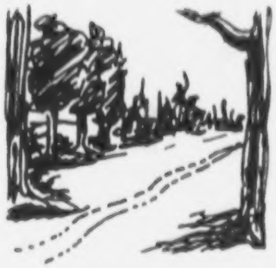
quail



rain

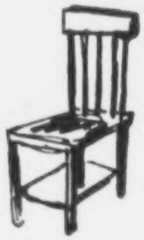


train

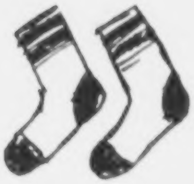


trail

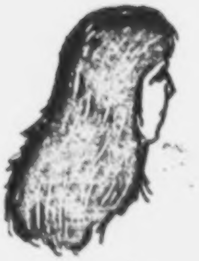
air



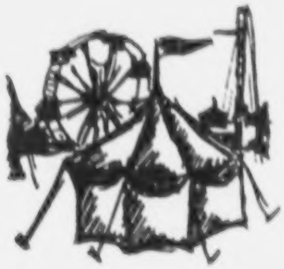
chair



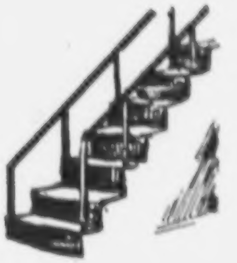
pair



hair

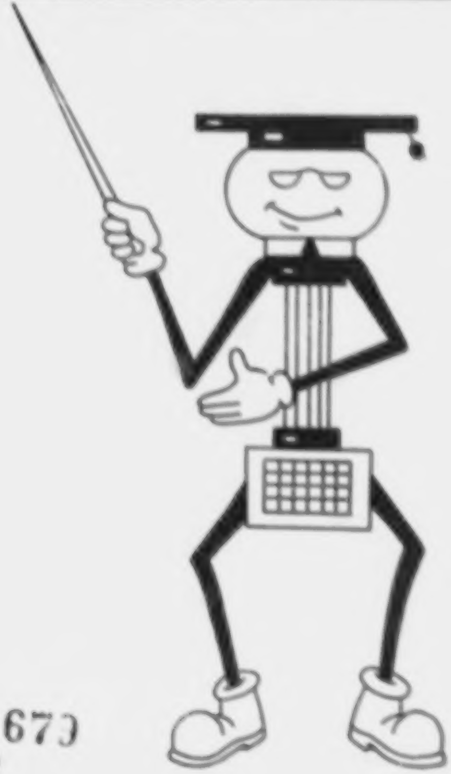


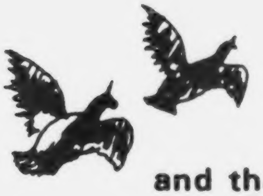
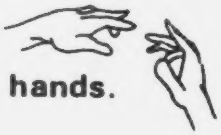
fair

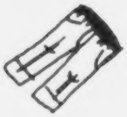


stair

and but



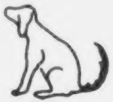
This is a pair of quail,  and that is a pair of hands. 

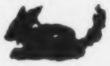
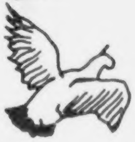
Over there is a pair of pants. 

This is a letter, **b** and this is a letter.

Letters are mail. The mailman brings letters to you and me.

He brings the mail when it is hot, and he brings the mail when it is raining.

Some animals have tails. A dog has a tail. 

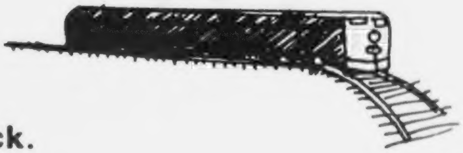
A cat has a tail  and a quail has a tail. 

People do not have tails.

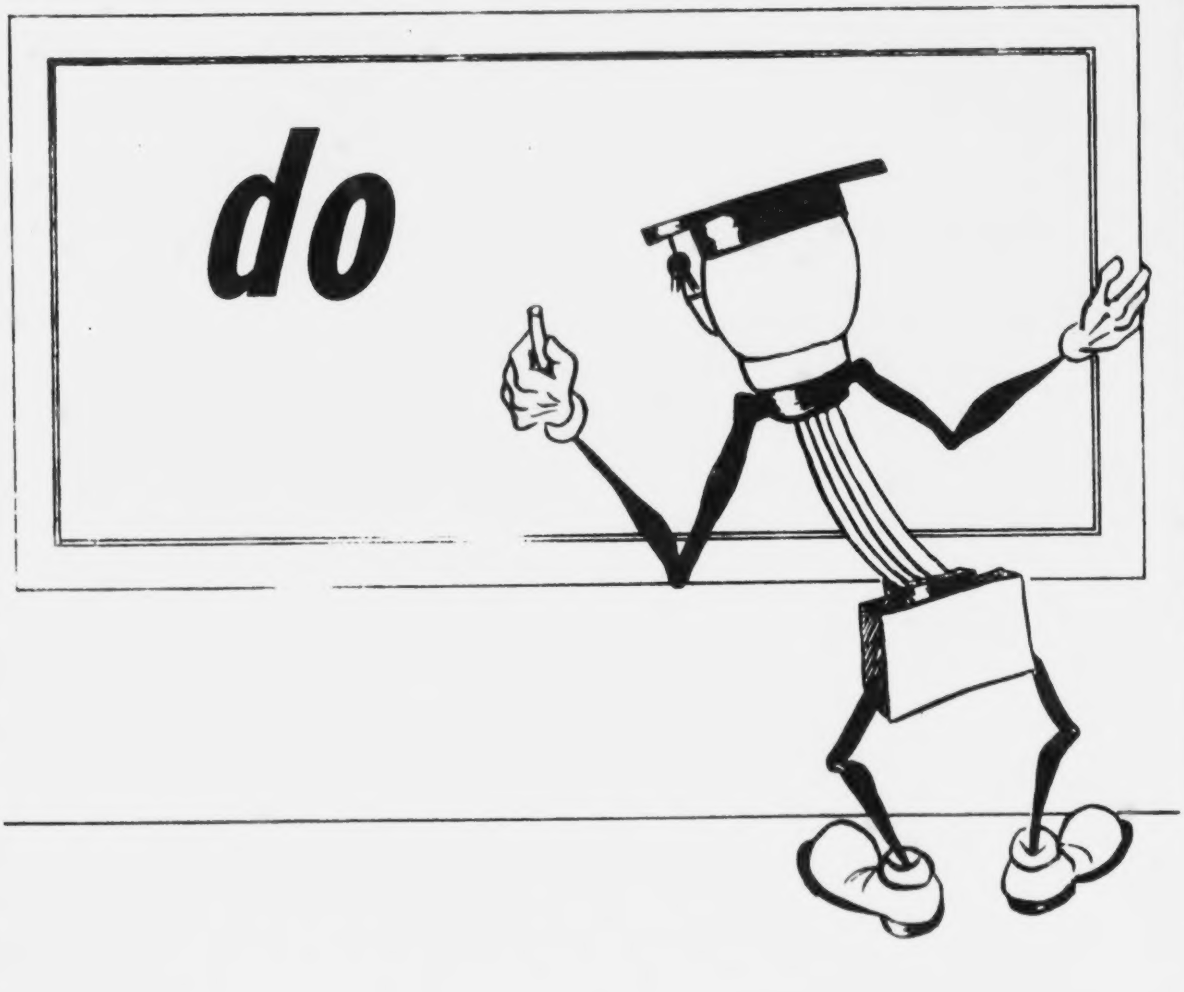
This is a railroad track.

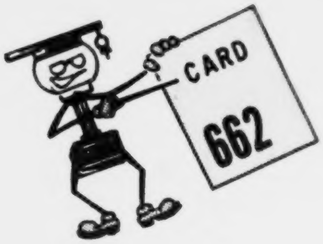
A train is on the track.

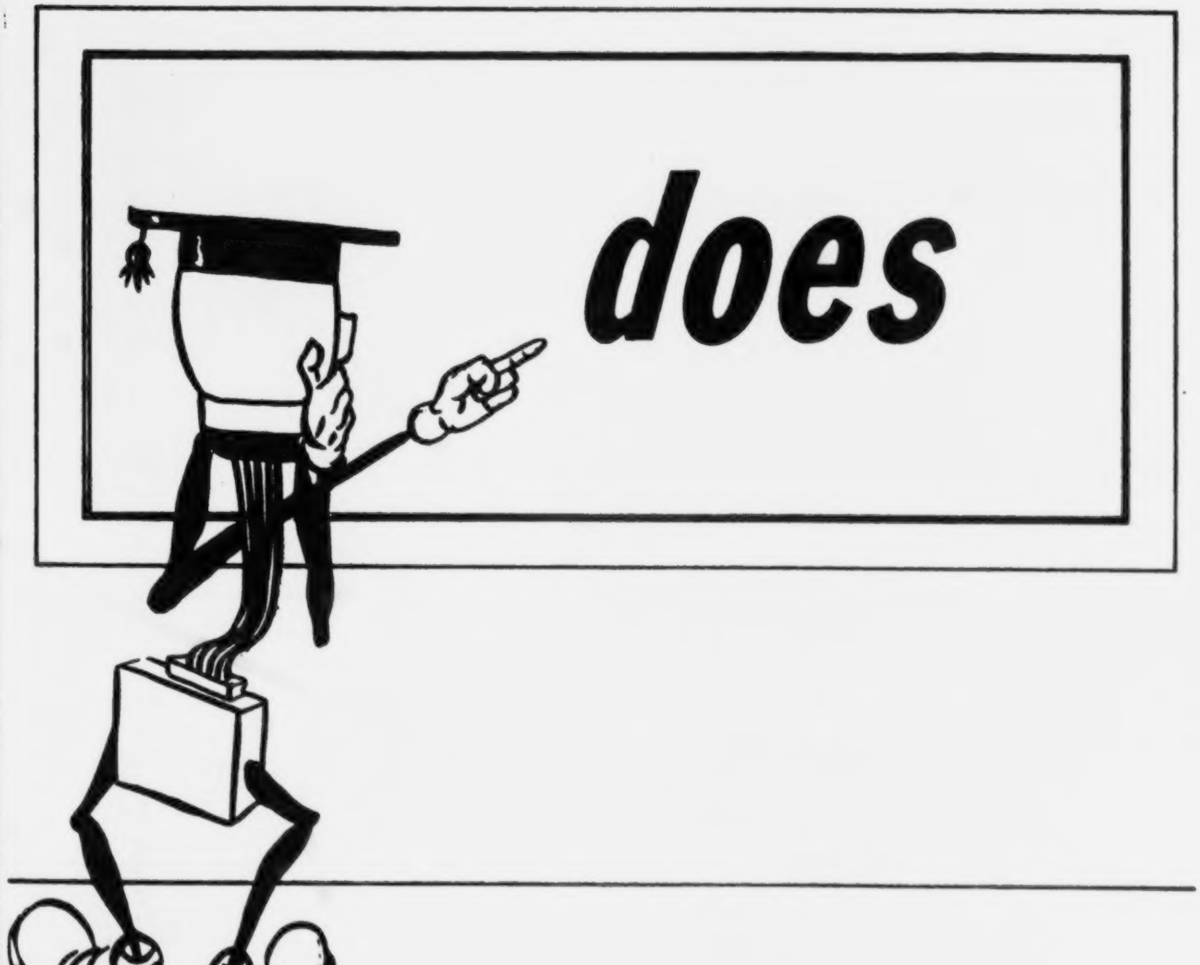
The train runs fast on the track.



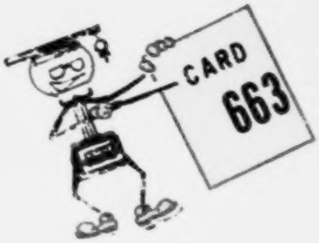
CARD
661


do





does



I work.	I do not work.
You work.	You do not work.
He works.	He does not work.
She works.	She does not work.
Bob works.	Bob does not work.
It works.	It does not work.
We works.	We do not work.
You work.	You do not work.
They work.	They do not work.

I write.	Do I write?
You write.	Do you write?
He writes.	Does he write?
She writes.	Does she write?
Bob writes.	Does Bob write?
Pam writes.	Does Pam write?
We write.	Do we write?
You write.	Do you write?
They write.	Do they write?

Bob asks, "Do you work on Sunday?"

"No, I do not work on Sunday. I rest on Sunday," says Mr. Green.

"Does Mom cook meat in the living room?" asks Pam.

"No, she does not cook meat in the living room. She cooks in the kitchen," says Nan.

"Do we all have ten ears?" asks Sam.

"No, we do not all have ten ears," says Mom.

"Mom, does the bus run on this street?" asks Nan.

"No, Nan. It does not run on this street. It runs on that street over there," says Mom.

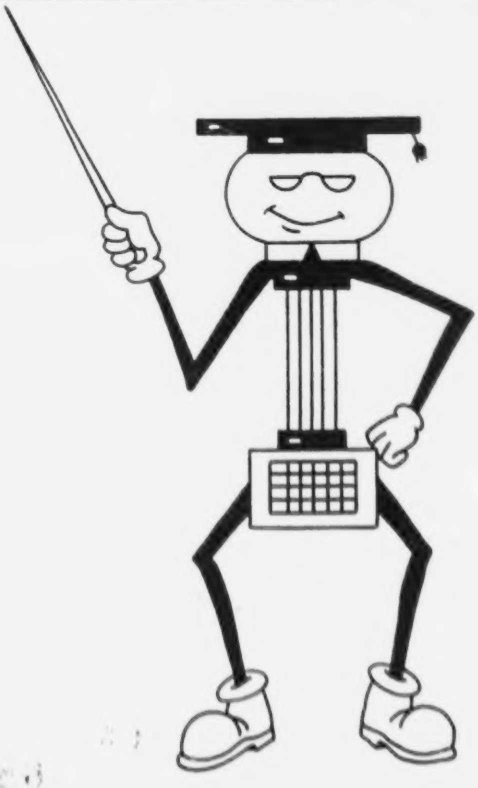
"Do those men fix cars and trucks in that shop?" asks Bob.

"No, they do not fix cars and trucks. They work on the railroad track," says Mr. Day.

"Bob, does Sam go to work on the bus every day?" asks Pam.

"No, Sam does not go to work on the bus. He goes to work in his car every day," says Bob.

one 1 ■



one 1 ■

two 2 ■■

three 3 ■■■

four 4 ■■■■

five 5 ■■■■■

six 6 ■■■■■■

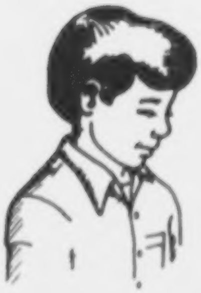
seven 7 ■■■■■■■

eight 8 ■■■■■■■■

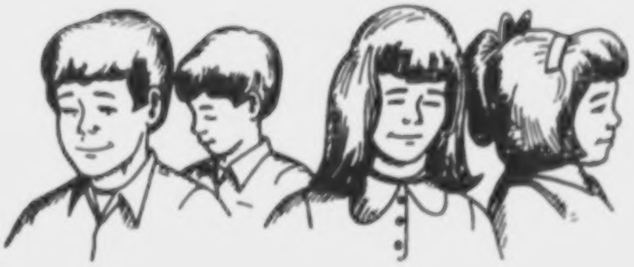
nine 9 ■■■■■■■■■

ten 10 ■■■■■■■■■■

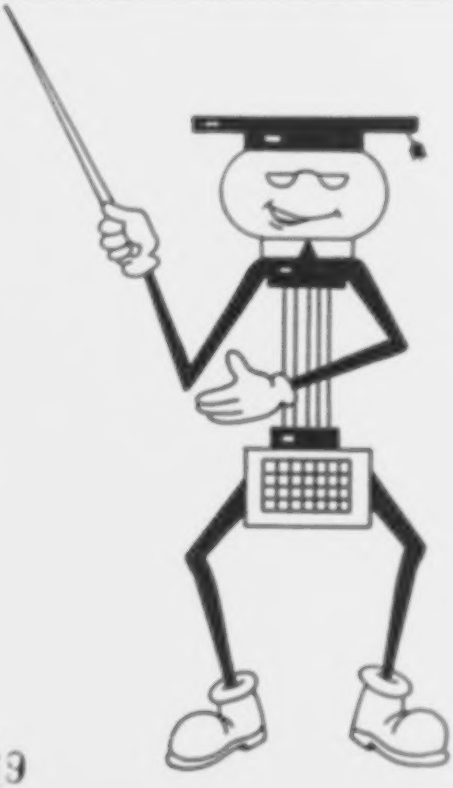
child



children



our their



I	my	This is my hat.
you	your	That is your book.
he	his	This is his vest.
she	her	This is her ring.
it	its	That is its lid.
	our	➡ This is our book.
	their	That is their house.

catch

I catch fish. We catch fish.

You catch fish. You catch fish.

He catches fish. He catches fish.

She catches fish. She catches fish.

He and she catch fish.

It catches fish. It catches fish.

Bob catches fish. Tim catches fish.

Bob and Tim catch fish.

They catch fish.

We have a big house.

In the house we have three children.

Mr. and Mrs. Green have six children in their house.

Our children play with their children every day.

The children play in the sand.

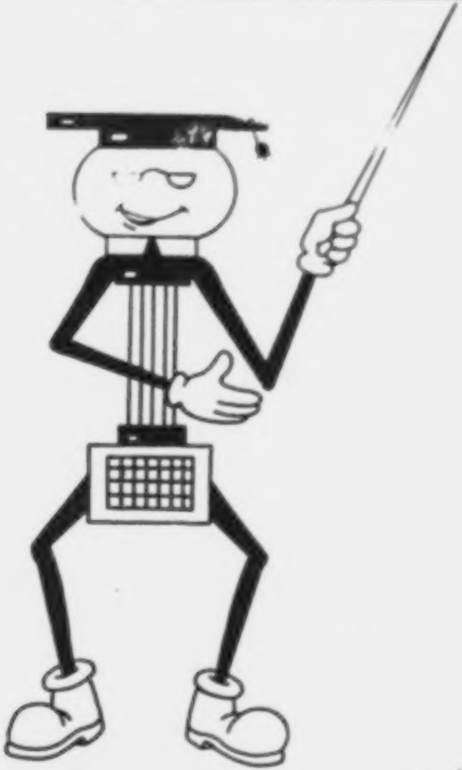
Mr. Green does not work on Saturday.

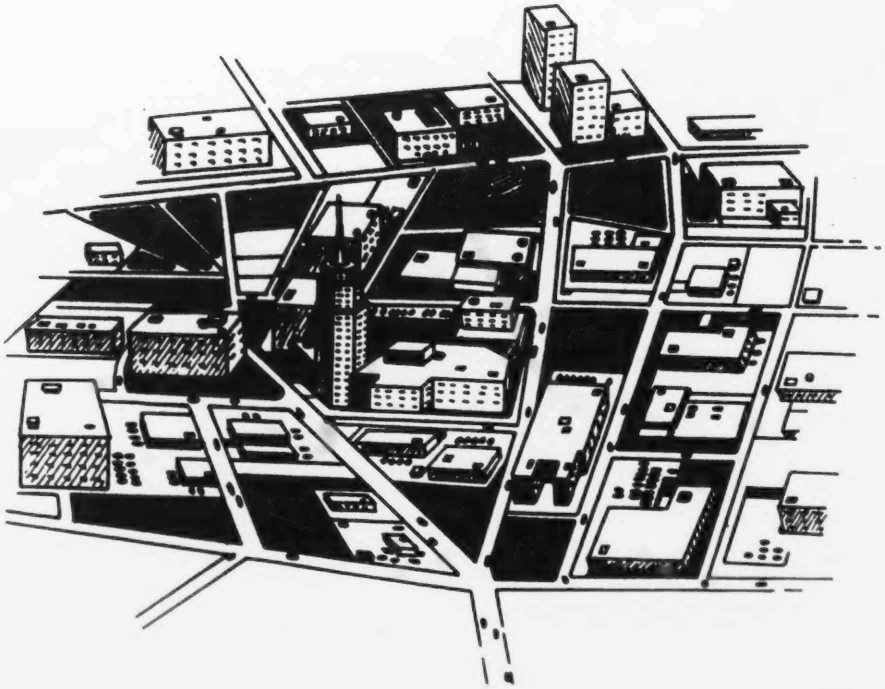
He catches catfish on Saturday.

Mrs. Green cooks the catfish on Sunday for lunch.

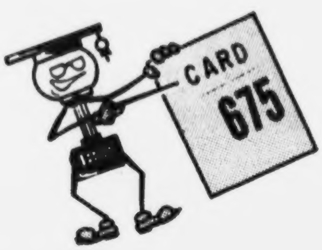
Sometimes our children go with Mr. Green.

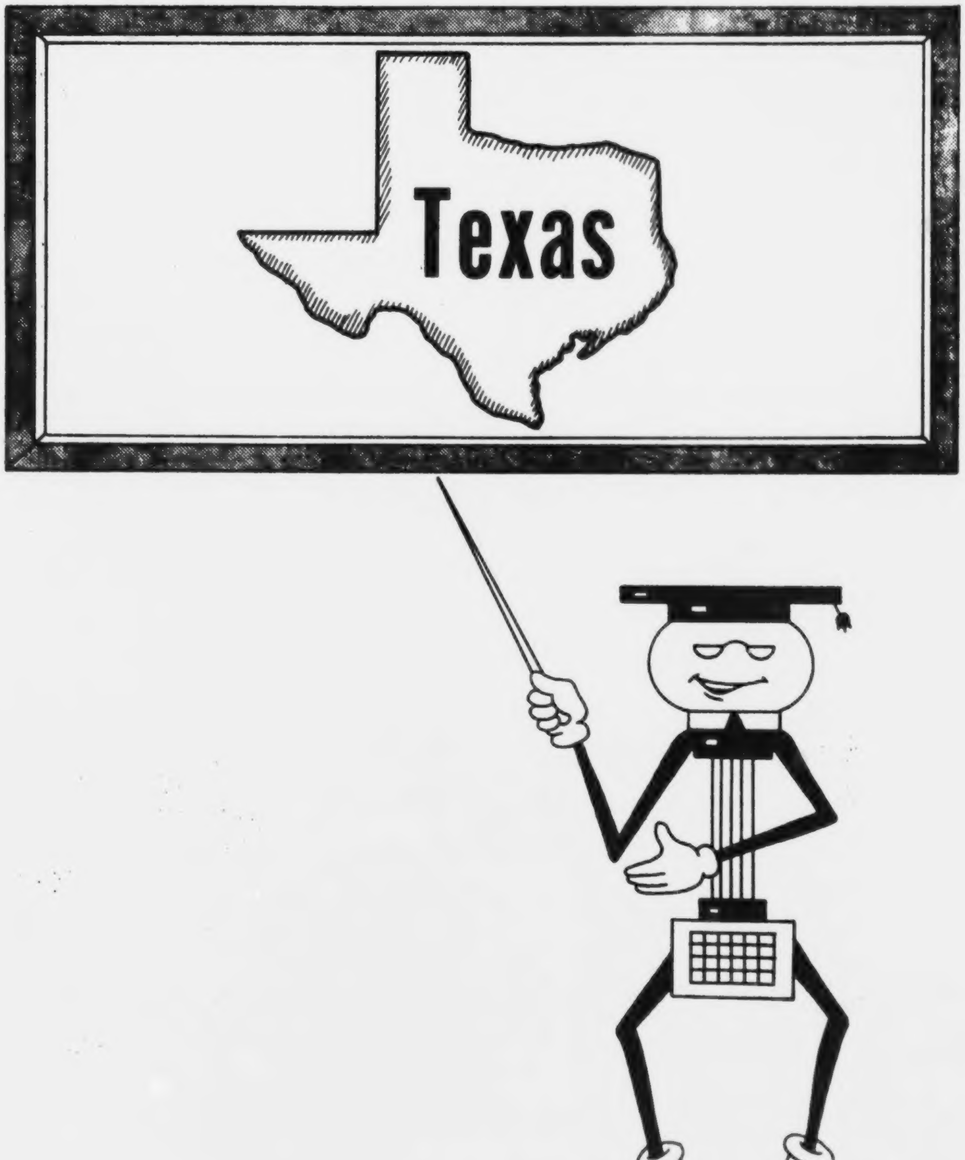
take

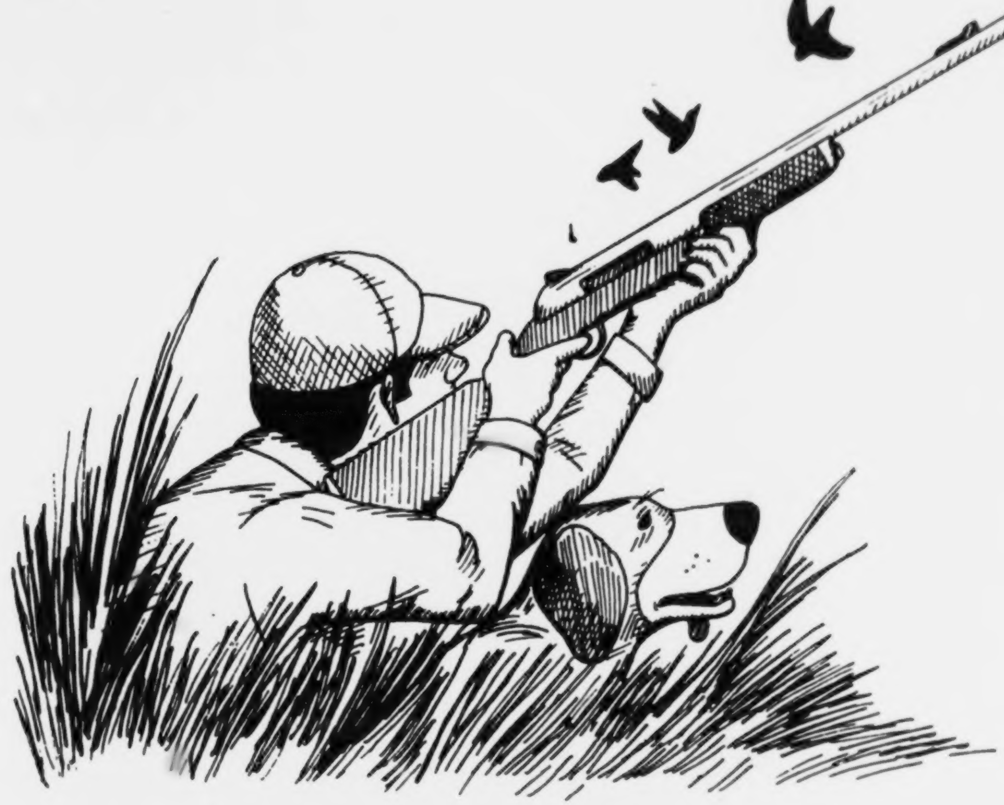




city


CARD
675


Texas



Dad hunt

[illegible].633

Where Does Dad's Letter Go?

"What are you doing, Dad?" asks Bob.

Dad says, "I'm writing a letter to Mr. Black. He is in Texas City, Texas."

"Does our mailman take the letter to Texas City?" asks Bob.

Dad says, "No, Bob. Our mailman takes my letter to our Post Office. Then the man in the Post Office reads the name and address I put on my letter. He puts my letter in a big bag. Letters for men and women and children in Texas City are in this bag. Then the mail truck takes the bag to the train. The train goes on the railroad track to Texas City."

"I see, Dad," says Bob.

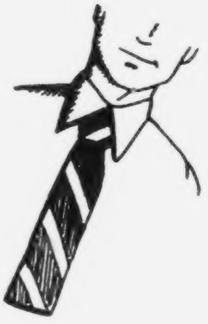
Dad says, "The train stops in Texas City. A mail truck gets the big bag and goes to the Post Office in Texas City. A mailman in the Texas City Post Office puts my letter in his letter bag. Then he takes my letter to a big, red house on Church Street. Mr. Black is in that big, red house. The mailman drops my letter in his mail box. Then Mr. Black gets my letter and reads it."

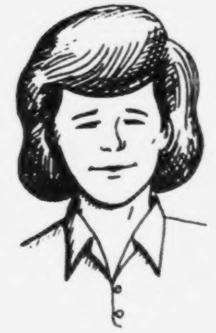
Bob asks, "Why did you write to Mr. Black, Dad?"

Dad says, "To ask him to come and hunt quail with you and I."

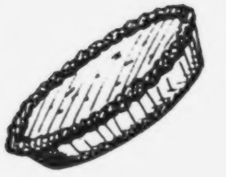
–ae –ie

Mae tie

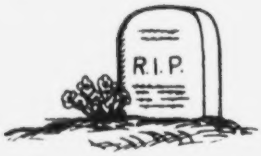




lie



pie

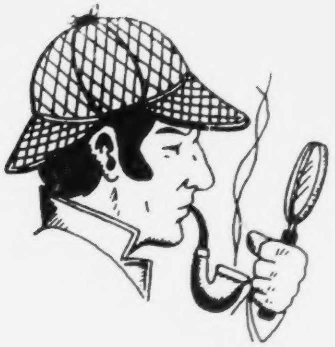
die 

–oe	–ue
toe	blue
hoe	true
woe	due
Joe	cue
roe	Sue
	clue

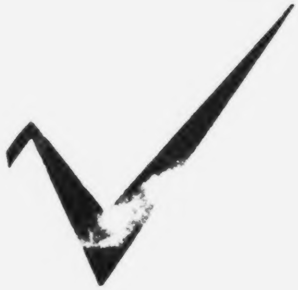
–ue

blue

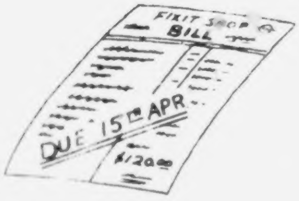
clue



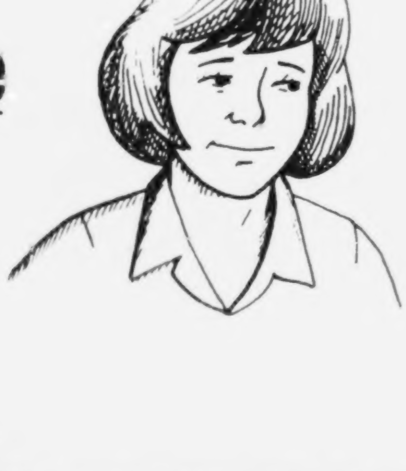
true



due


FIXIT SHOP
BILL
DUE 15th APR
$120.00

Sue



cue

1. Bob says to Sam, "My vest is blue. Your vest is black."

2. Sue asks, "Tim, is it true that you have a cold and can not play?"

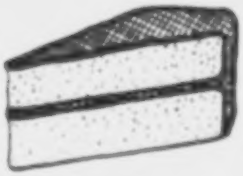
3. Joe asks Sue, "Isn't the mailman due yet?"

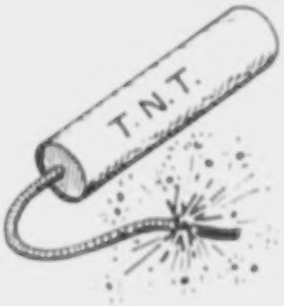
4. Sam says, "Get out there now, Sue! That is your cue!"

5. "Sam, my name is not Sue. It is Mae and that is not my cue to go on!"

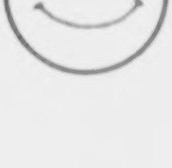
6. Joe says to Sam, "Mom says that the gun is the first clue they have. It was in the get away car."

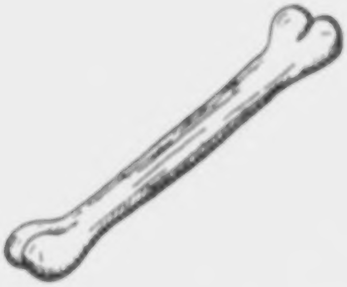
cake **fuse**





smile **bone**





–a–e

cake
rake
snake
lake
take
make

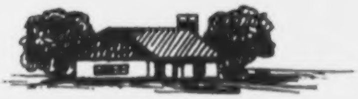
fade
trade
tame
same
stale
sale

—i—e

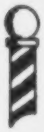
tire
fire
five
nine
mine
pine
line
mile
smile
time
wife
life
like
bike

—o—e

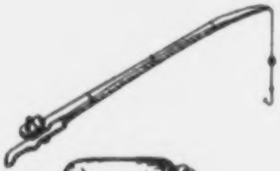
home



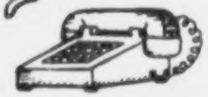
pole



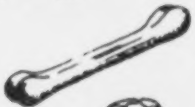
fishing pole



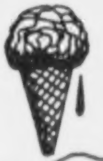
telephone



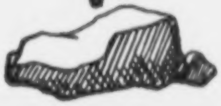
bone



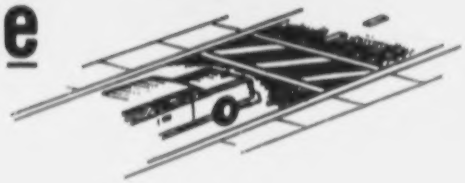
cone



stone



zone



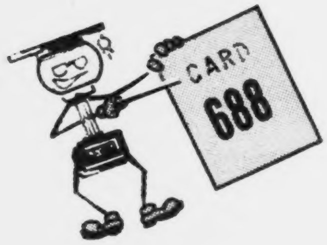
–u–e

cute

use

fuse

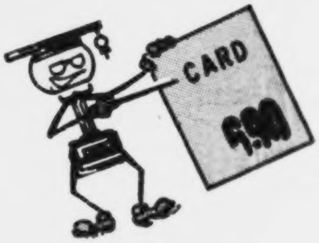
1.	2.	3.	4.	5.
pin	cut	back	Tim	man
pine	cute	bake	tame	mane



1.	2.	3.	4.	5.
come	hop	mill	tub	lack
home	hope	mile	tube	lake

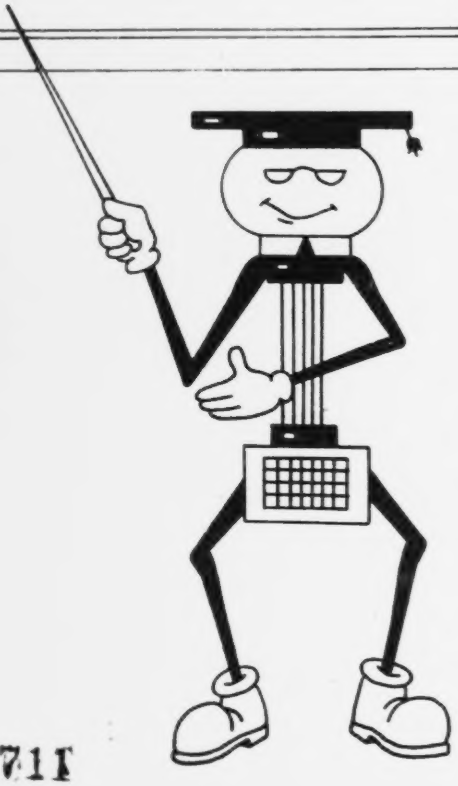
QUIZ

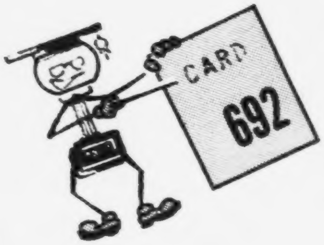
1. My ____ hurts. a. peck b. neck
2. This man is ____. a. sick b. pick
3. The vest is ____. a. back b. black
4. Did you ____ the truck? a. clock b. lock
5. Did he put the ____ in the boat? a. soap b. coat
6. Did you ____ or toast the ham? a. loaf b. roast
7. I ____ with my ear. a. hear b. near
8. What ____ is it? a. tear b. year
9. ____ did you whack it with the whip? a. when b. which
10. Did the ____ bring the mail on the rail? a. rain b. train
11. Did he take a ____ of chairs up the stairs? a. pair b. hair
12. Woe is Joe! He hurt his ____. a. toe b. hoe
13. That snake is ____. a. same b. tame
14. That stone looks like a ____. a. cone b. zone
15. Did you make a ____? a. hire b. fire



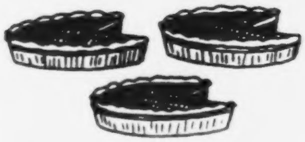
REVIEW

1	one
2	two
3	three
4	four
5	five
6	six
7	seven
8	eight
9	nine
10	ten

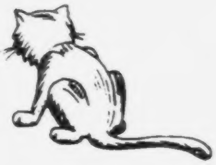




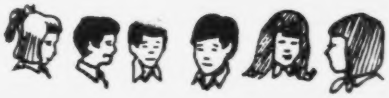
1. Mrs. Day makes ___ pies every Sunday.



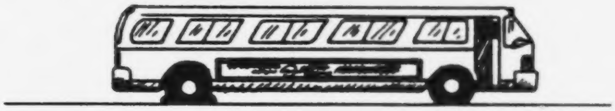
2. A cat has ___ legs.



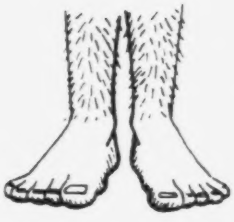
3. Mrs. Green has these ___ children.



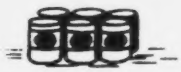
4. This bus has ___ flat tire.



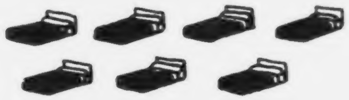
5. This man has ___ toes.



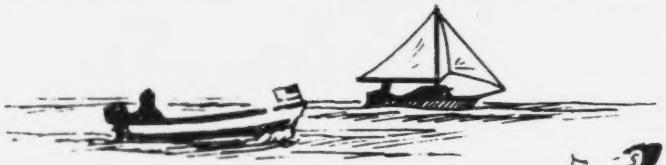
1. Please take these ___ cans to your house.



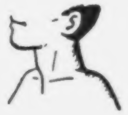
2. Mrs. Green has ____ beds in her house.



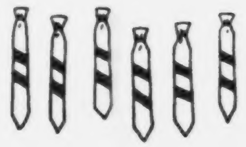
3. ___ boats are on this lake.



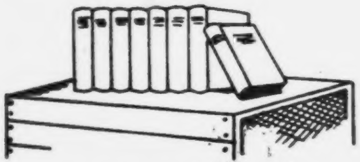
4. I have ___ neck.

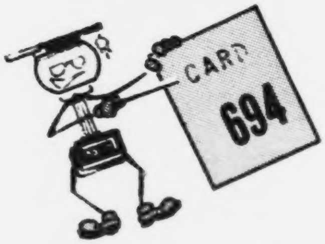


5. Mr. Day has ___ red ties.

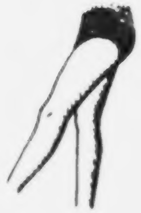


6. ____ books are on this big box.

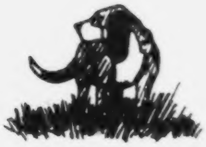




This is a woman's leg.

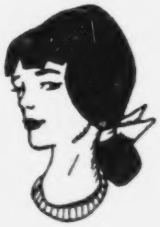


This is Mr. Day's dog.

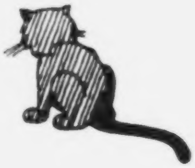


This is Mrs. Day.

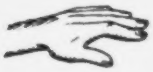
She is Mr. Day's wife.



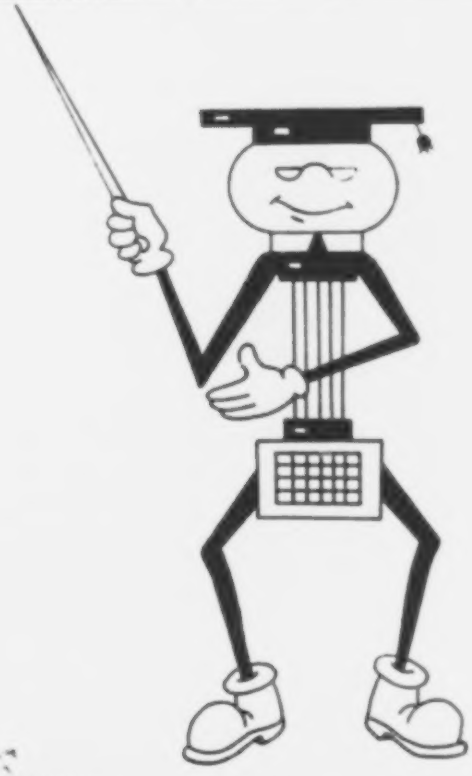
This is a cat's tail.



This is Mr. Day's hand.



want like



I want to drink some milk.

I like to drink milk.

oh

Pie and Tea

Mae asks, "Mrs. Day, do you make pie every Sunday?"

"Yes, I do. I like to make pie," says Mrs. Day.

"Do you like pie?" asks Mrs. Day.

"Yes, I like to eat pie," says Mae.

Mrs. Day asks, "Do you want to eat some pie now?"

"Oh yes, Mrs. Day! I want to eat some pie now!"

Mrs. Day asks, "Do you like tea?"

"Yes, I like it. I like to drink tea," says Mae.

"Do you want some tea now, Mae?" asks Mrs. Day.

Mae says, "Yes, I want to drink some tea now."

Fishing

"Joe, do you like to fish?" asks Mr. Green.

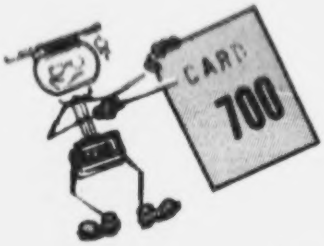
Joe says, "Yes, I do Mr. Green. I go to the lake every Saturday with Sam. We go in Sam's red car."

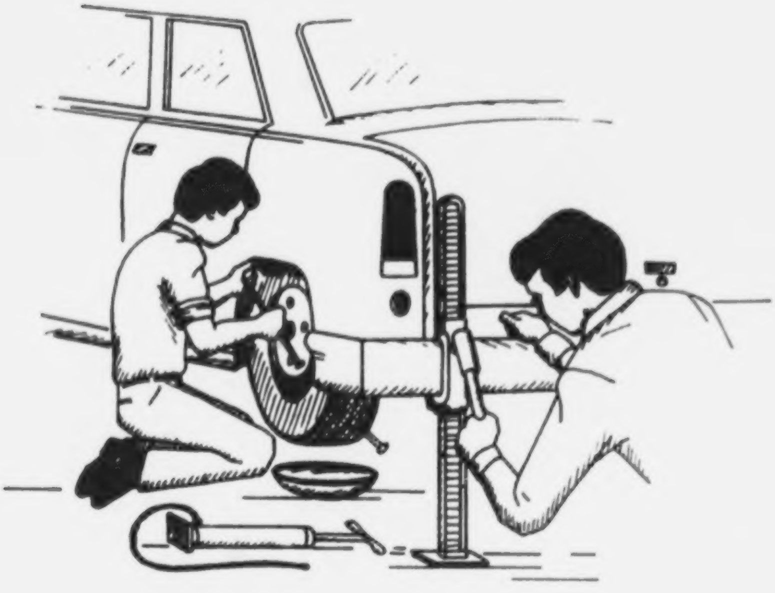
Mr. Green asks, "What do you catch?"

Joe says, "We catch catfish. They are big fish."

Mr. Green asks, "What do you do with the catfish? Do you eat them?"

"Oh yes, Sam and I like to eat catfish. They are good for you," Joe says to Mr. Green.





jack

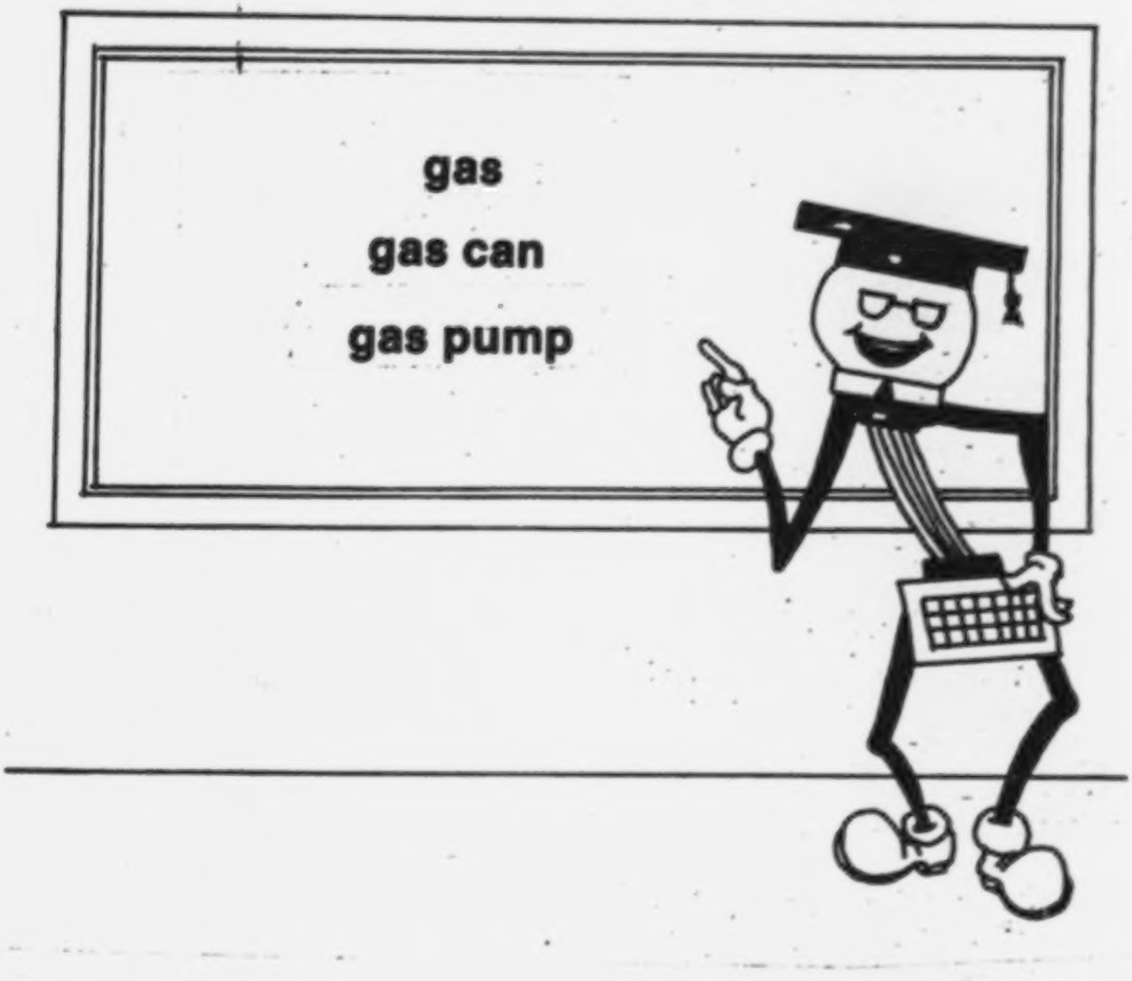
wheel

nail

flat

tire

pump



gas

gas can

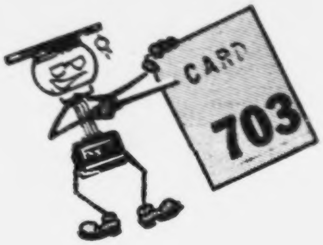
gas pump

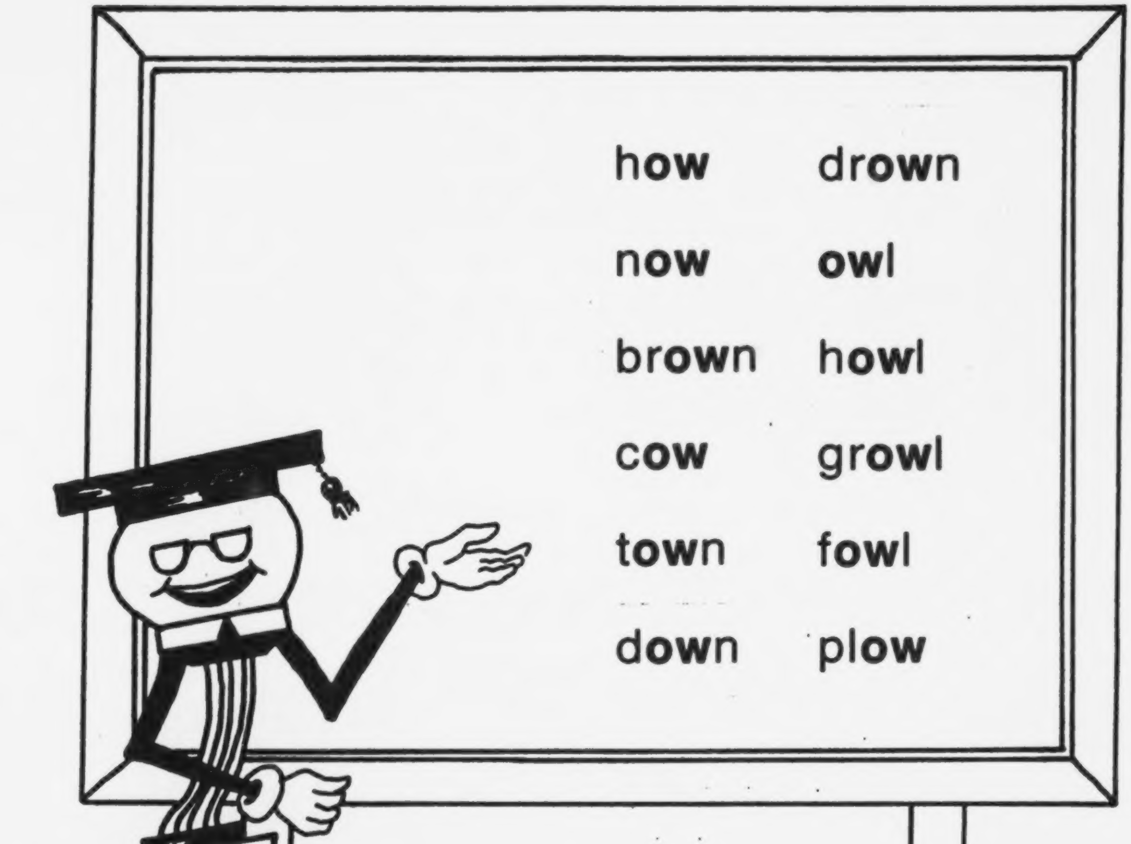
The Flat Tire

It is Sunday. Tim and Joe are not working in the shop. They get their fishing poles. There are big fish in the lake, and Tim and Joe want to catch some of those fish. But are they going to the lake now? No! Tim's car has a flat tire!

Tim and Joe get the jack from the car. Then they jack up the car. They take off the wheel and get the flat tire. They see a nail in the tire. They get the nail. They fix the flat tire. Then they pump the tire up. It is hot in the sun. Then they put the tire on the wheel, and put the wheel on the car. Tim and Joe get in the car. "Oh !" Tim says when the car does not go. "There isn't any gas in it." Tim takes a gas can and goes to get some gas for the car. Mr. Green goes over to the gas pump. He pumps some gas in the gas can for Tim.

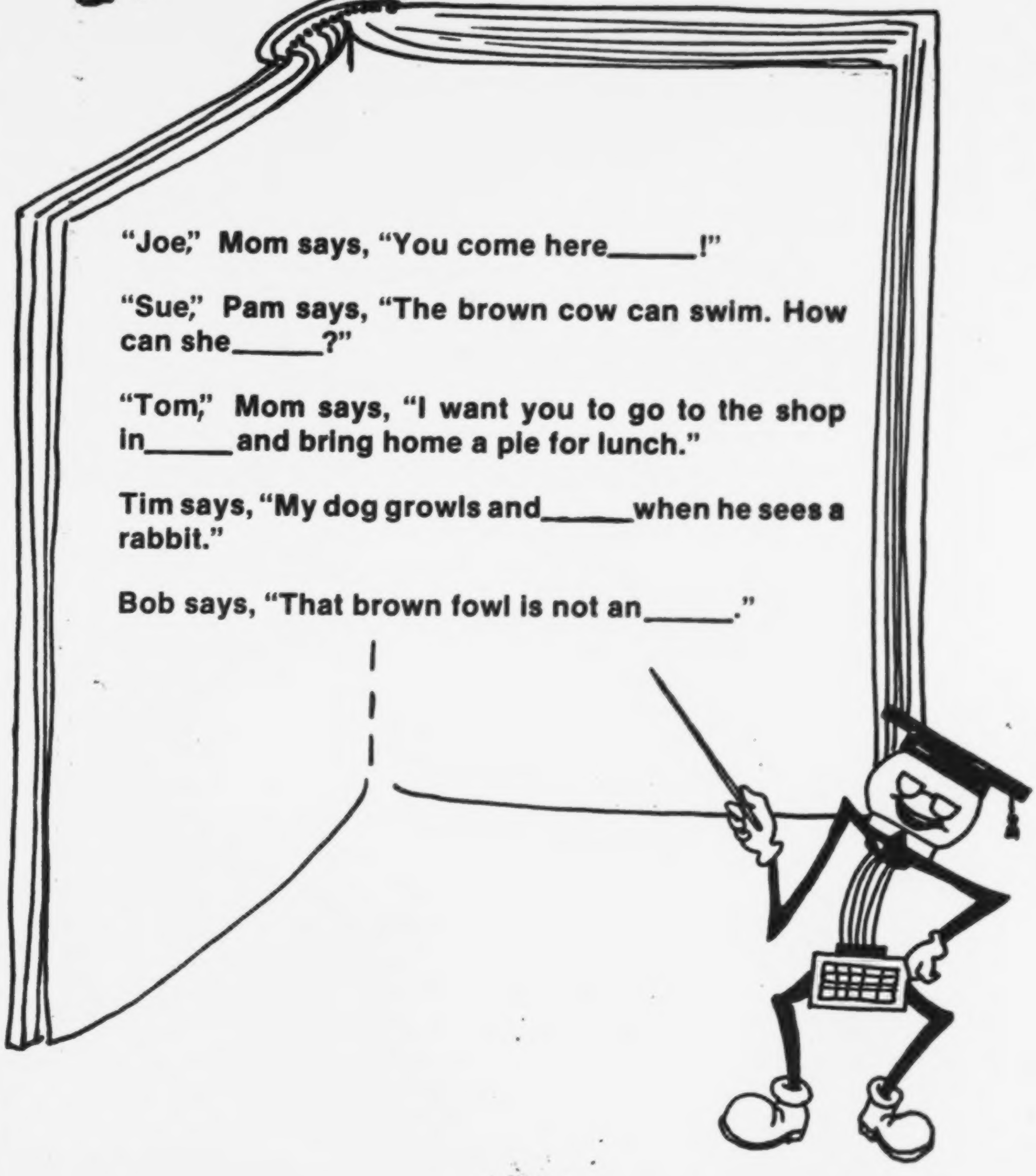
Tim comes back with the gas can.
Now the car has gas! Tim and Joe get in the car. It goes! Now Tim and Joe are going to the lake to catch fish.





how
now
brown
cow
town
down

drown
owl
howl
growl
fowl
plow



"Joe," Mom says, "You come here_____!"

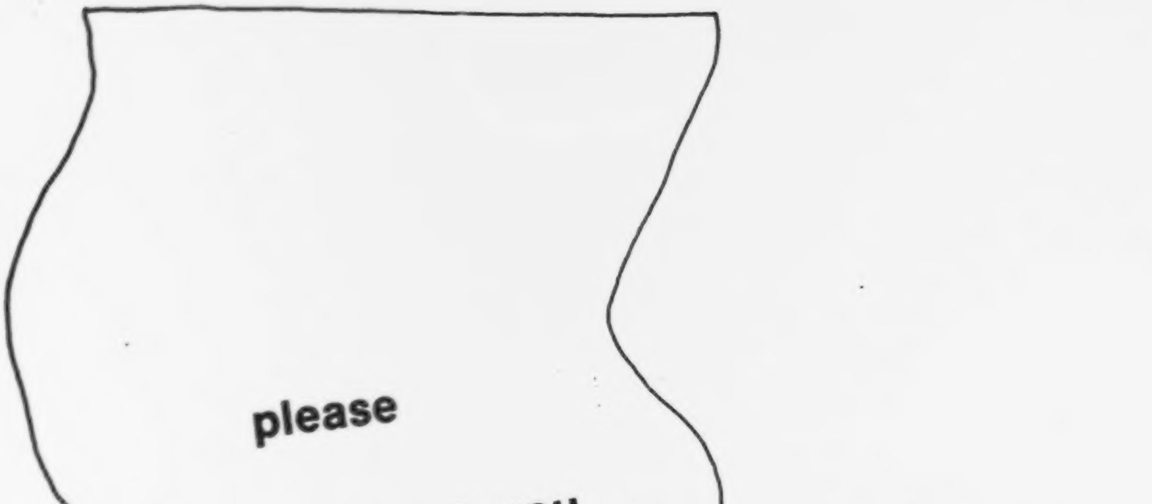
"Sue," Pam says, "The brown cow can swim. How can she_____?"

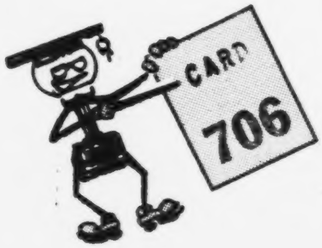
"Tom," Mom says, "I want you to go to the shop in_____and bring home a pie for lunch."

Tim says, "My dog growls and_____when he sees a rabbit."

Bob says, "That brown fowl is not an_____."

CARD
705


please
thank you



Mr. Smith

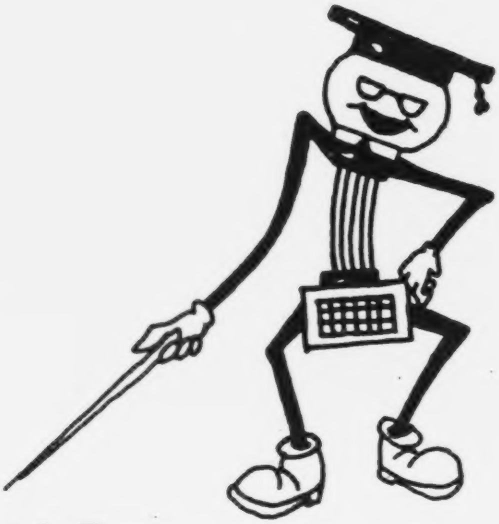
will

buy

new

need

yard



Mr. Black and Mr. Smith go to Town

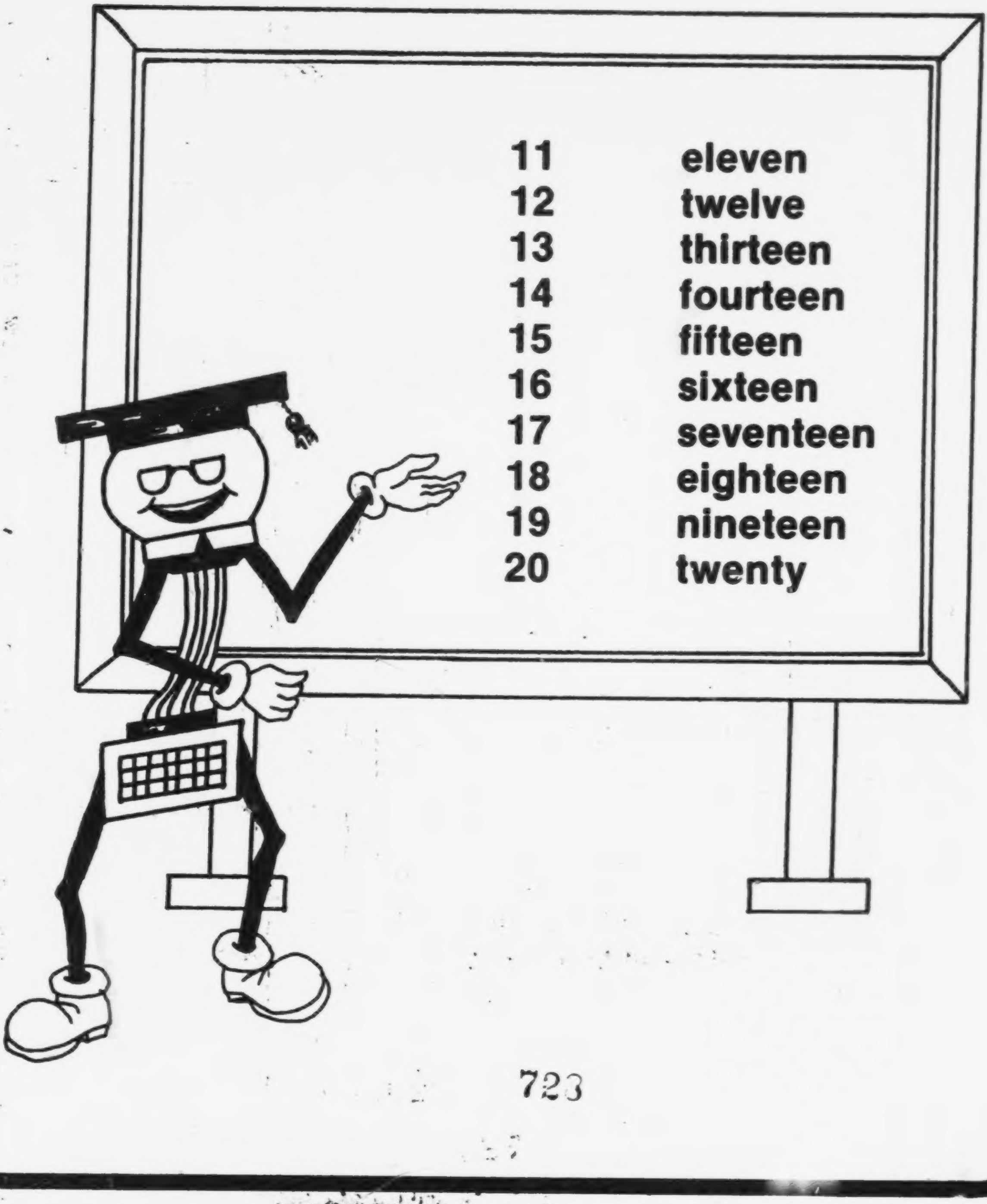
Mr. Black is going up to Mr. Smith's house. Now he is going in. Mr. Smith says, 'How are you, Mr. Black?'

"I'm fine, thank you. How are you?"

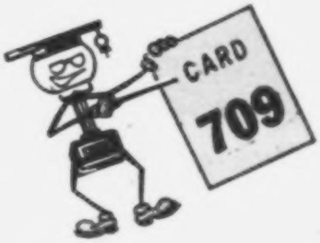
"Fine, thank you. Please sit down, Mr. Black. Do you want some coffee or tea?" "No, thank you," says Mr. Black, "I like coffee, but I'm going to town on the bus. Do you want to go with me?" he asks.

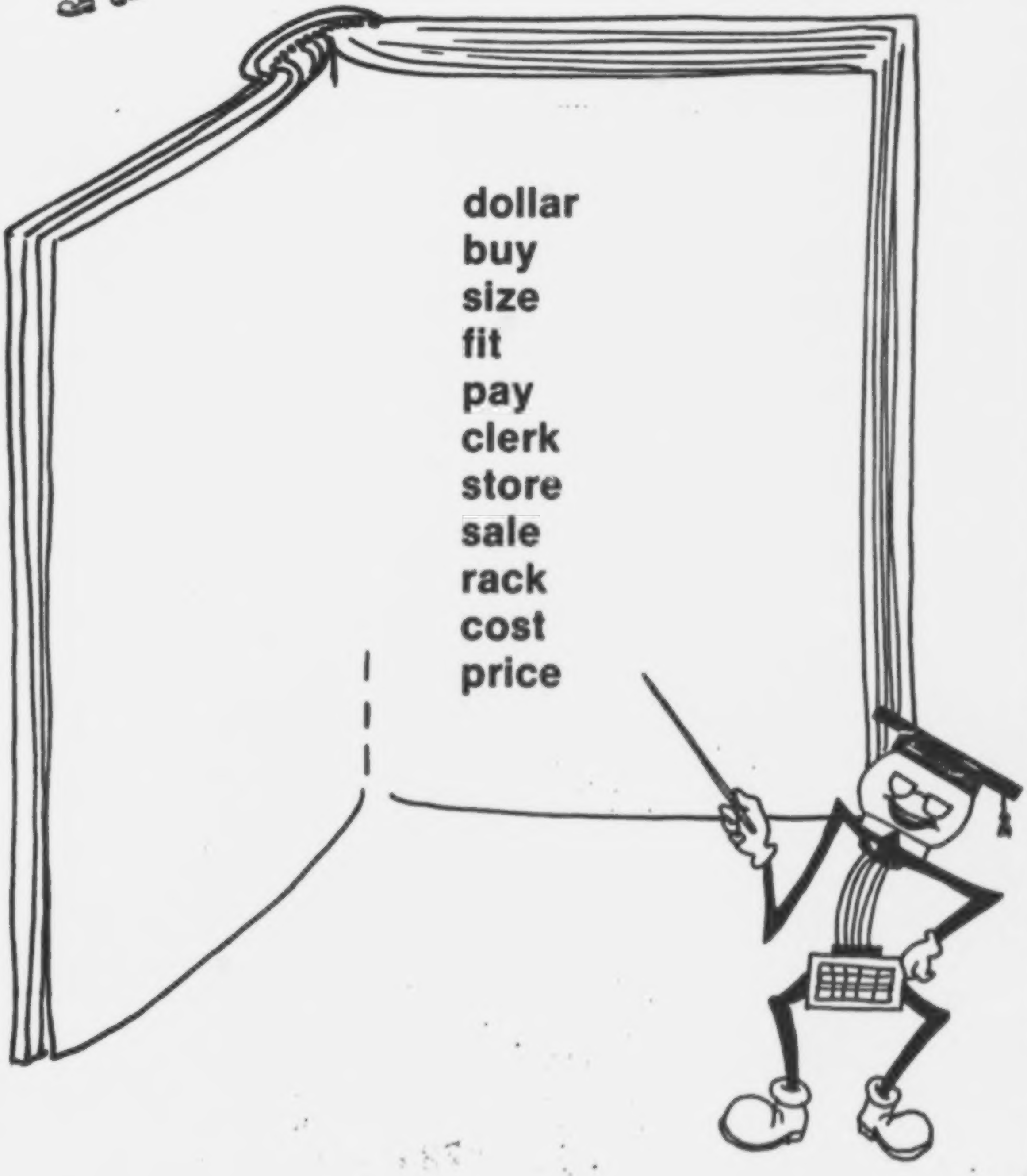
"Yes, I do. Thank you. I need to go to a shop in town."

"That is good!" says Mr. Black. "Get your coat and hat. We're going to town together on the bus." Mr. Black and Mr. Smith go out of Mr. Smith's house. They go down the street to the bus stop. The bus comes. They get on the bus and put some coins in the box. Then they sit down. The bus stops in town. They get off and go to the shop that Mr. Smith needs to go to. He buys a new rake for his yard. Mr. Black sees a gun he likes. He says, "I need to buy this to hunt rabbits!" He buys the gun. Mr. Black and Mr. Smith go out of the shop. They get on the bus and go home.



11	eleven
12	twelve
13	thirteen
14	fourteen
15	fifteen
16	sixteen
17	seventeen
18	eighteen
19	nineteen
20	twenty





dollar
buy
size
fit
pay
clerk
store
sale
rack
cost
price

Mrs. Green Buys a Coat on Sale

Mrs. Green and Mrs. Smith go to town in Mr. Green's big car. They have lunch at the lunchroom. They have ham, carrots, apple pie and tea. Mrs. Smith pays for the lunch.

Mrs. Green wants to look at some new coats.

The clerk in the store says to them, "Do you want to buy a coat? I have some good coats in the store. Some are on sale."

Mrs. Green says, "Yes, I need to buy a new coat."

"What size do you need?" the clerk asks.

"I need a size fourteen," Mrs. Green says.

"These coats over here are size fourteen. Do you like this blue coat?"

"Yes, I do. How much does it cost?"

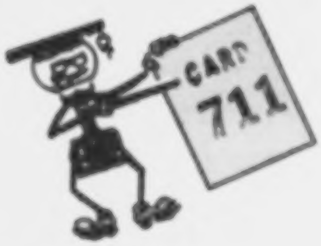
"The price is twenty dollars."

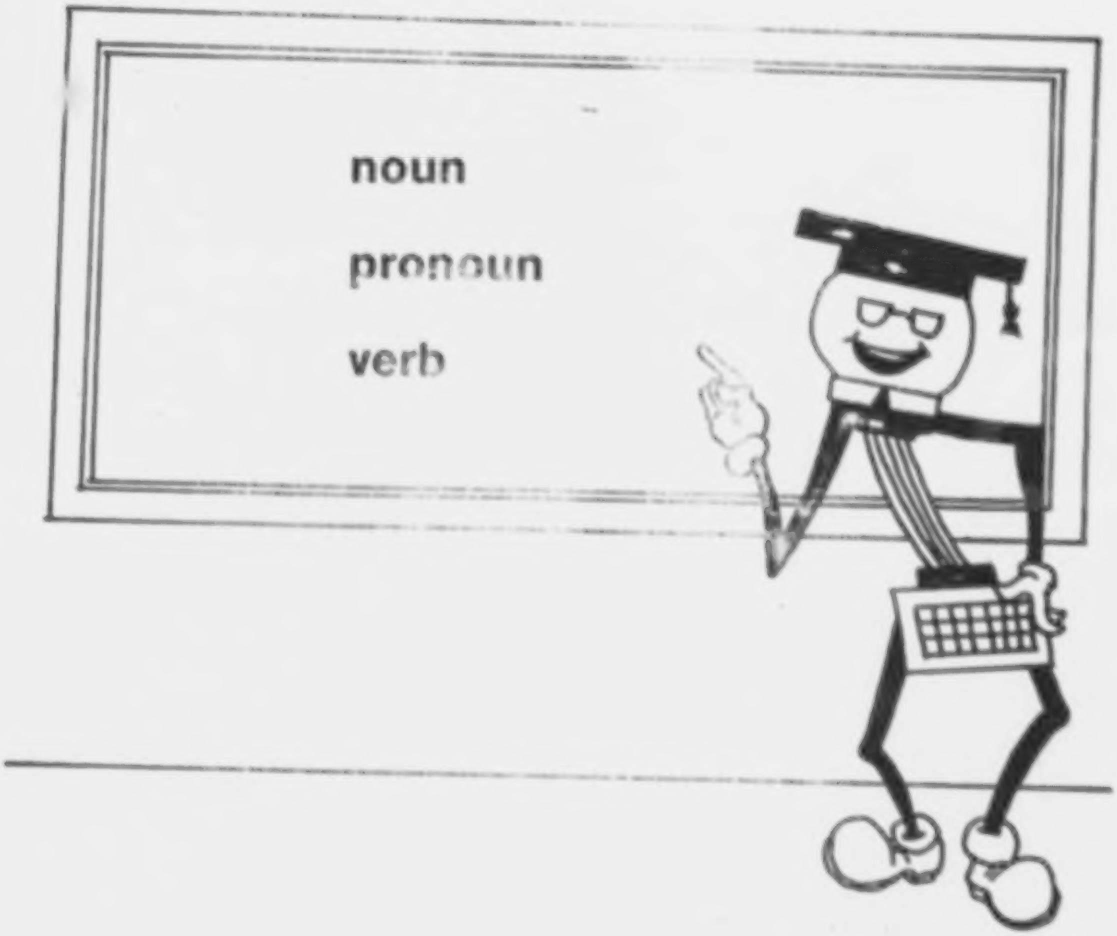
Mrs. Green asks, "Do you have a coat for eight or ten dollars?"

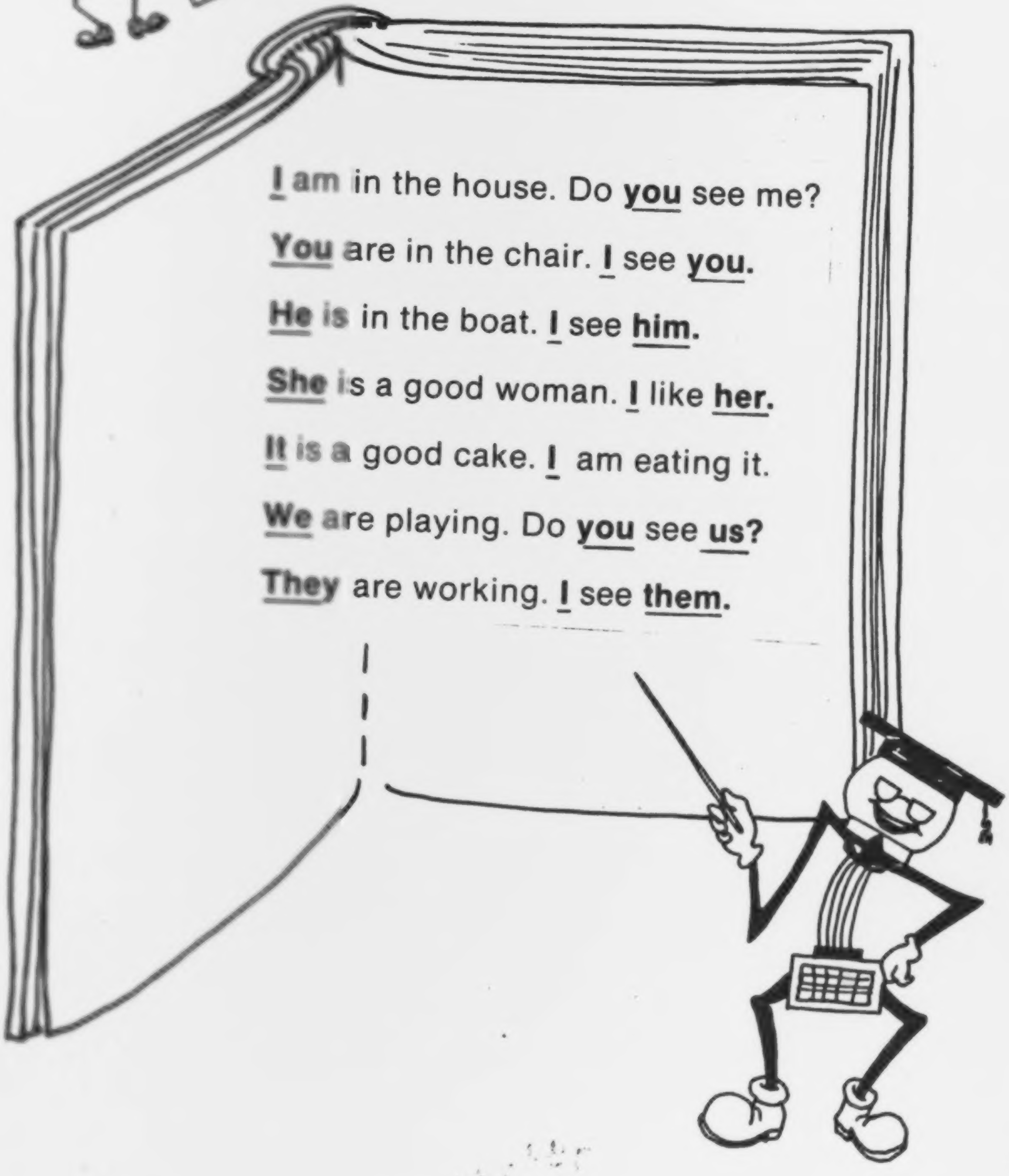
"Yes, I do. I have a good red coat on the sale rack for ten dollars. And this brown one here costs only nine dollars. I have a black one over there for seven dollars."

"I like the brown one. I want to buy it, please." The clerk takes the brown coat off the sale rack and hands it to Mrs. Green to put on. "I want to see if it fits first," says Mrs. Green. "It fits good," Mrs. Green says to Mrs. Smith, "Do you like it?"

"Yes," Mrs. Smith says, "It is a good fit."


CARD
711


noun
pronoun
verb



I am in the house. Do **you** see me?

You are in the chair. **I** see **you.**

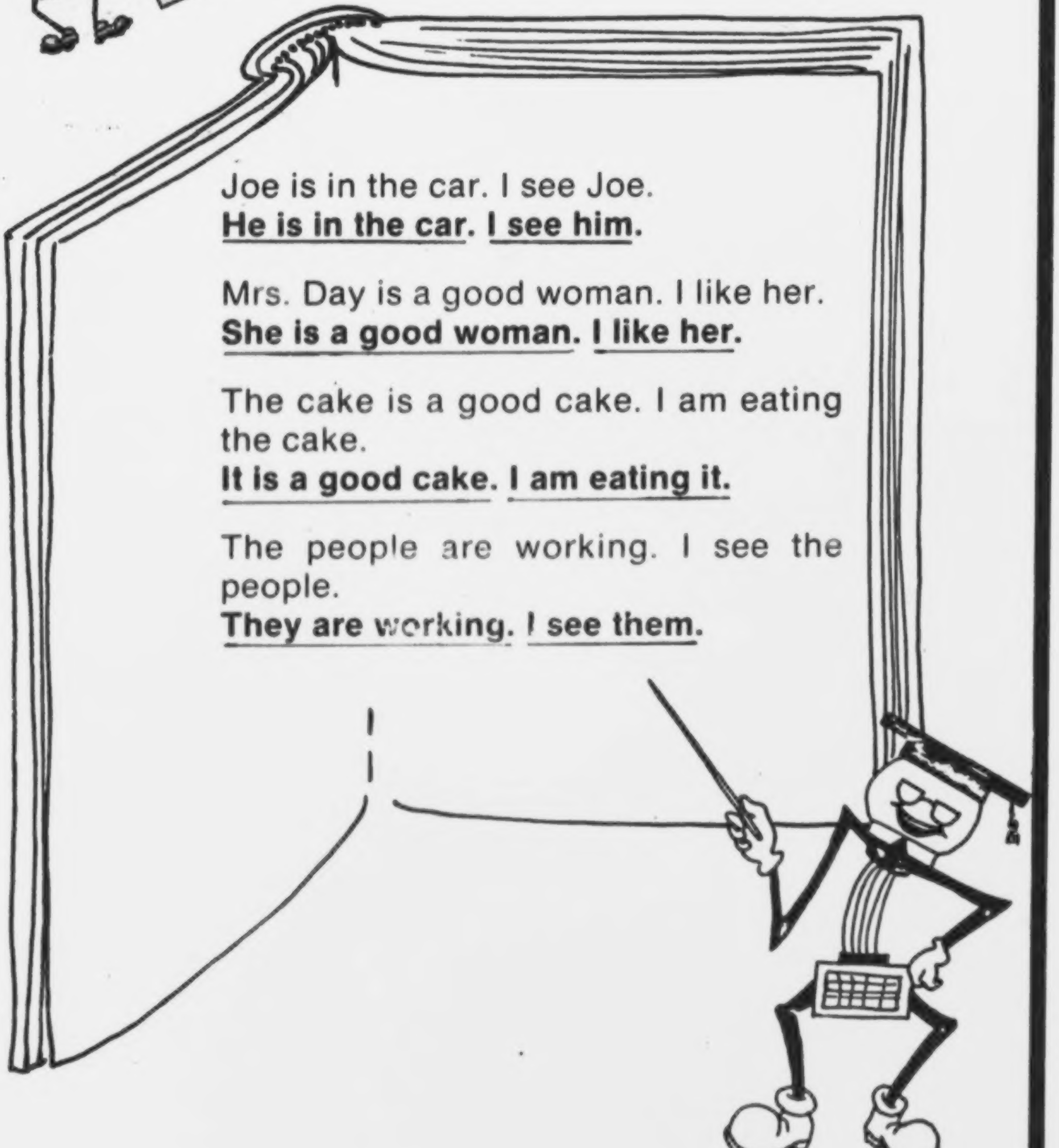
He is in the boat. **I** see **him.**

She is a good woman. **I** like **her.**

It is a good cake. **I** am eating it.

We are playing. Do **you** see **us?**

They are working. **I** see **them.**

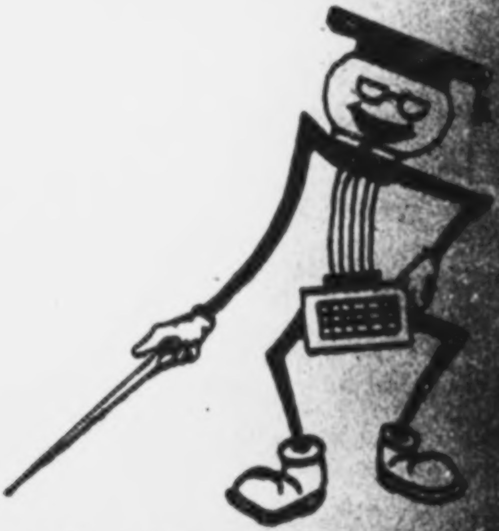


Joe is in the car. I see Joe.
He is in the car. I see him.

Mrs. Day is a good woman. I like her.
She is a good woman. I like her.

The cake is a good cake. I am eating the cake.
It is a good cake. I am eating it.

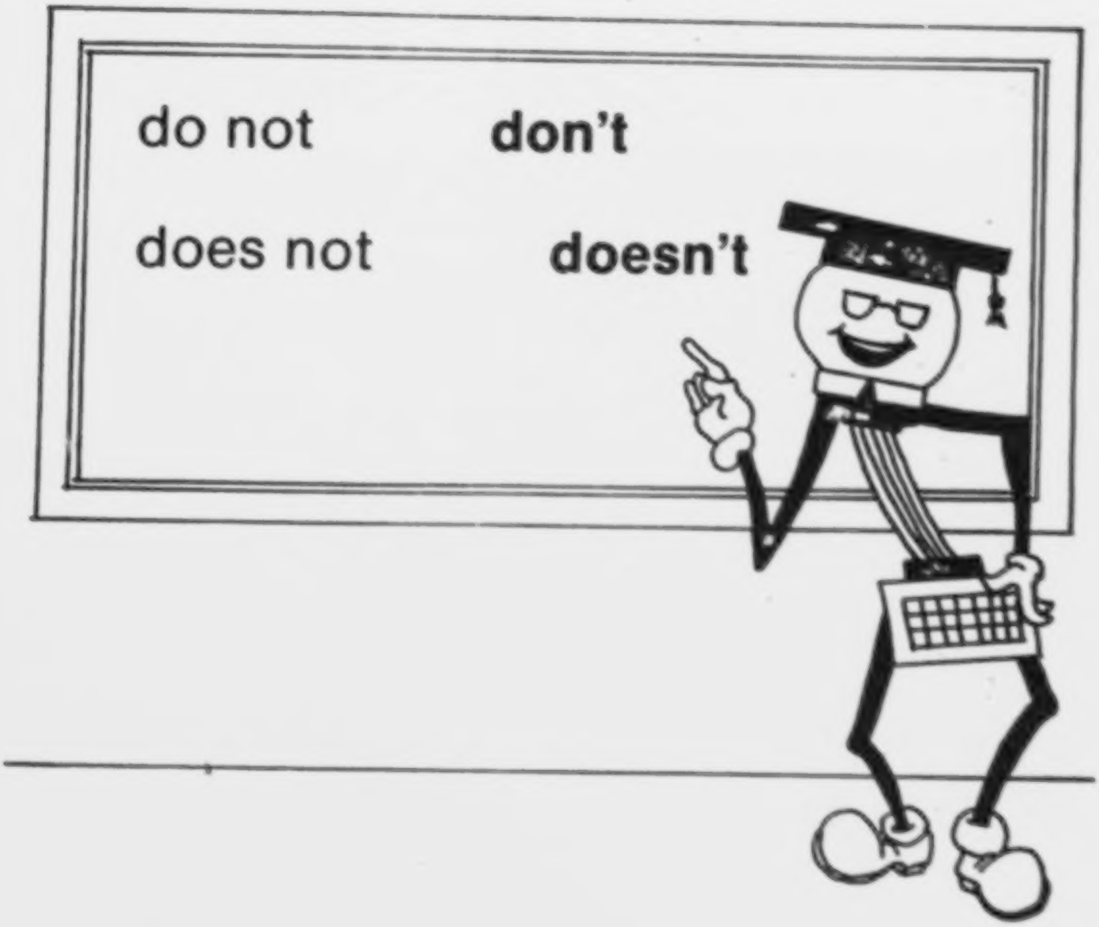
The people are working. I see the people.
They are working. I see them.



Which one of these words go in the blank?

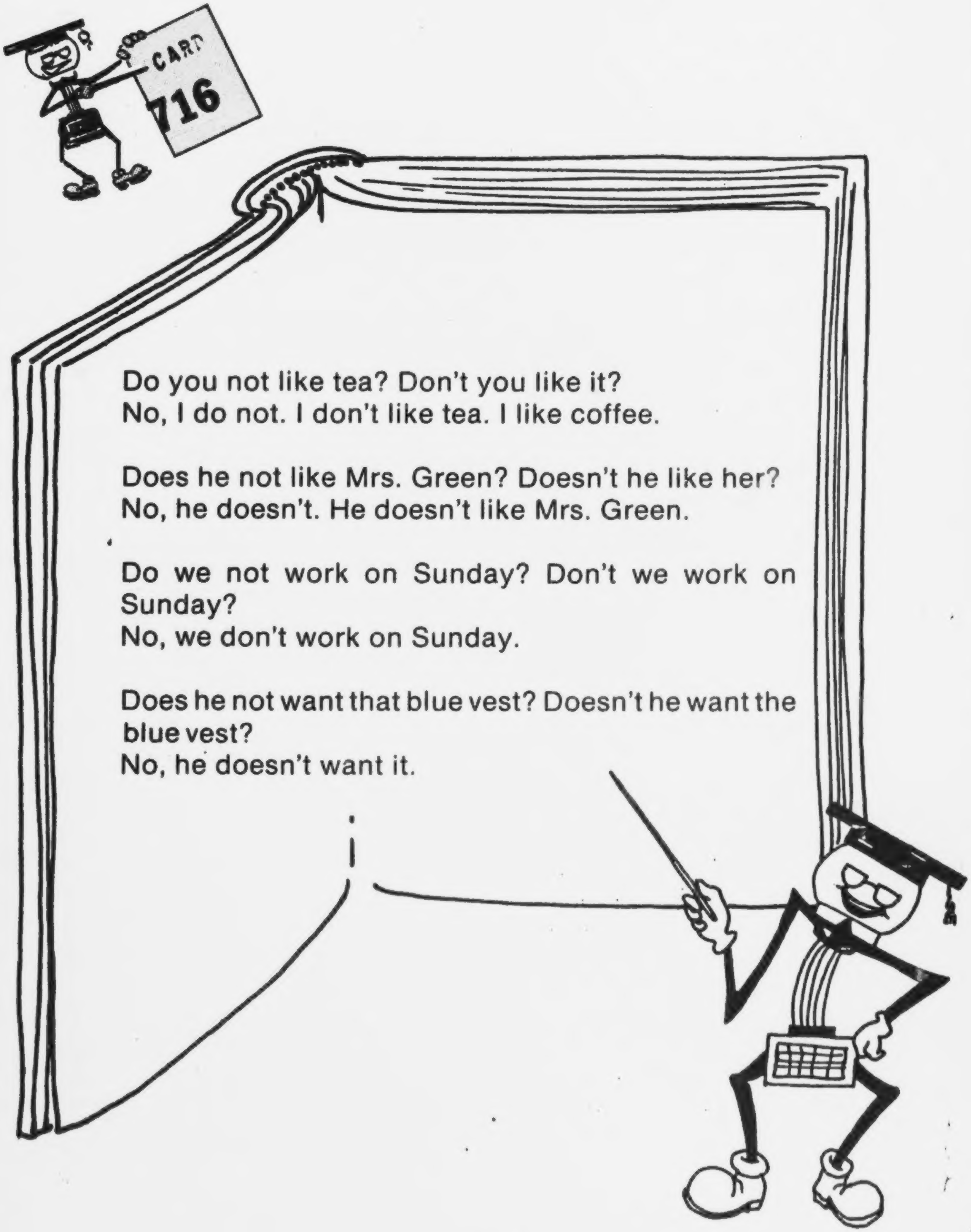
me you him her it us them

1. Where are you, Joe? I do not see______.
2. I am playing in the water over here. Do you see ______now?
3. Is Mrs. Day at church with Mrs. Green? Yes, Mrs. Day is with________.
4. Does Mrs. Black like the red hat? Yes, she likes __________.
5. We are going to the lake. Do you want to go with ______?
6. Mr. and Mrs. Smith are sitting in the living room. I want to sit with______.
7. Bob is going to work at the shop. Bob is going with______.
8. These vests are on sale. Do you like______?
9. This is not good tea. I do not like______.
10. Where is Mrs. Day? I want to see______.



do not don't

does not doesn't

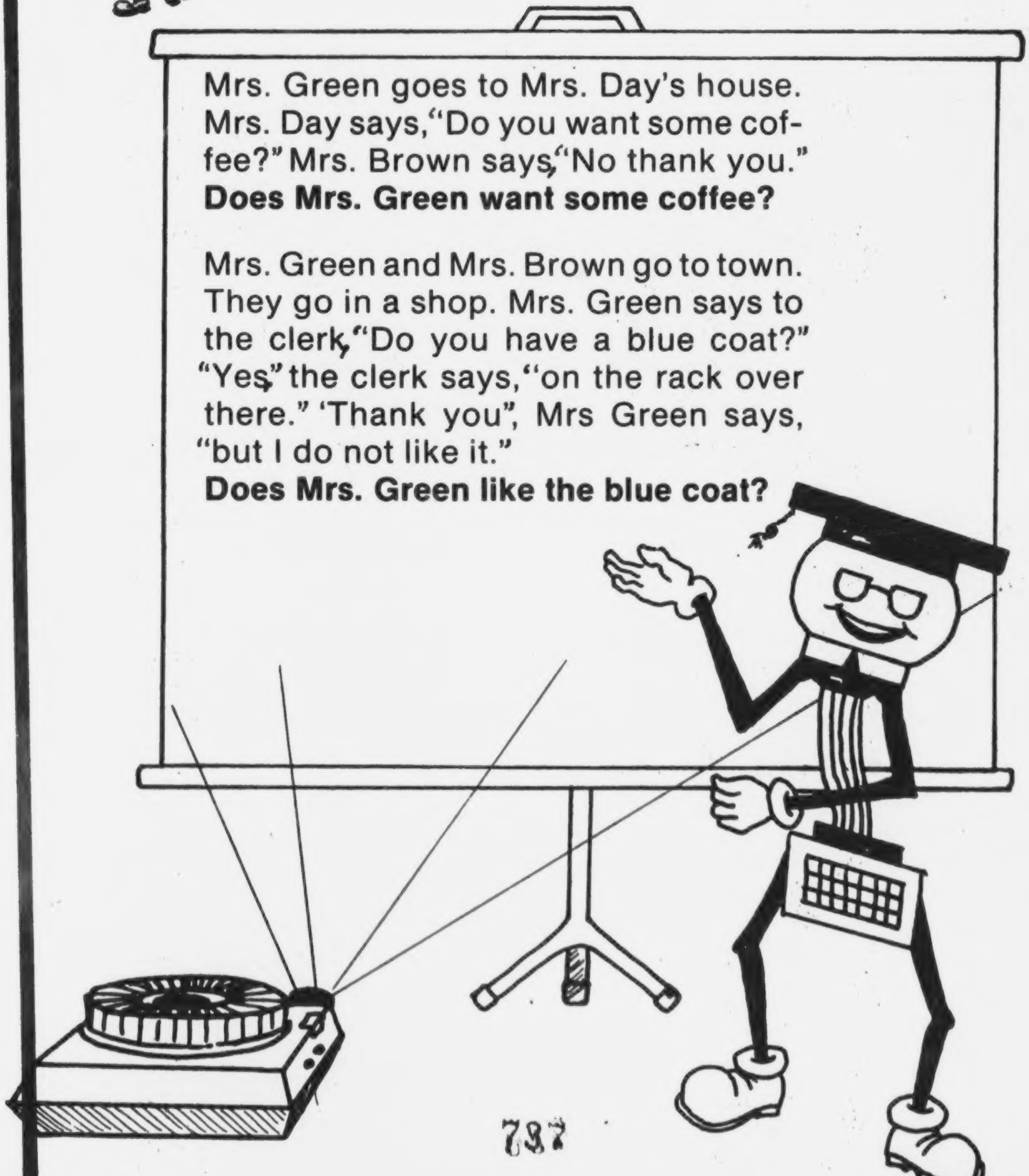


Do you not like tea? Don't you like it?
No, I do not. I don't like tea. I like coffee.

Does he not like Mrs. Green? Doesn't he like her?
No, he doesn't. He doesn't like Mrs. Green.

Do we not work on Sunday? Don't we work on Sunday?
No, we don't work on Sunday.

Does he not want that blue vest? Doesn't he want the blue vest?
No, he doesn't want it.

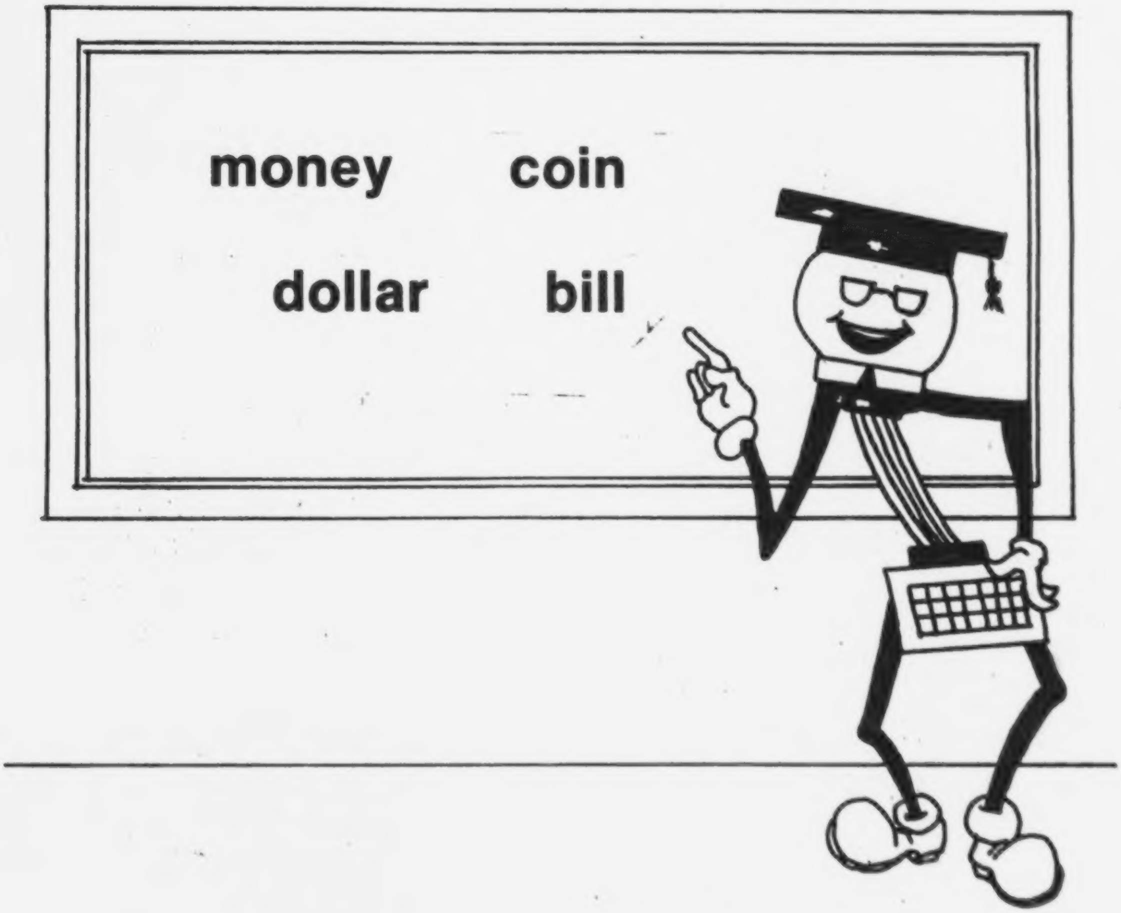


Mrs. Green goes to Mrs. Day's house. Mrs. Day says,“Do you want some coffee?” Mrs. Brown says,“No thank you.”

Does Mrs. Green want some coffee?

Mrs. Green and Mrs. Brown go to town. They go in a shop. Mrs. Green says to the clerk,“Do you have a blue coat?” “Yes,” the clerk says,“on the rack over there.” ‘Thank you”, Mrs Green says, “but I do not like it.”

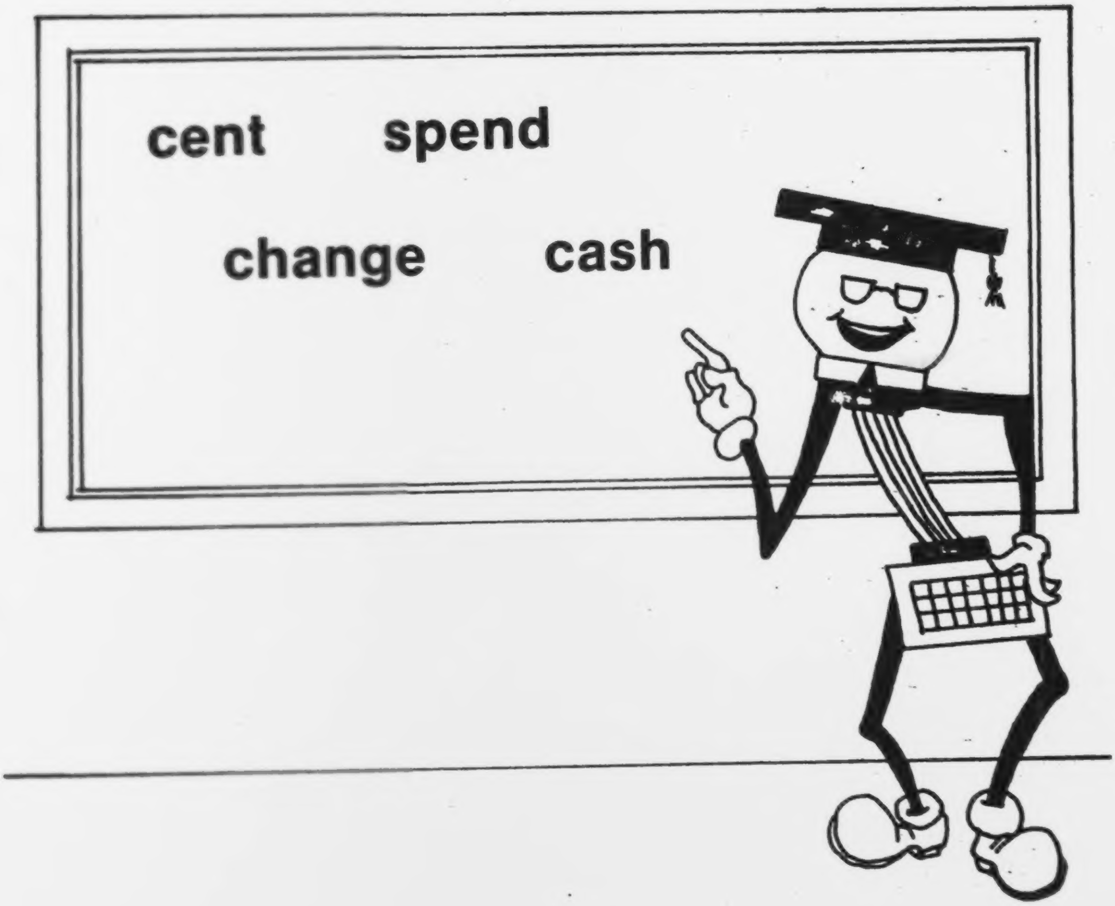
Does Mrs. Green like the blue coat?

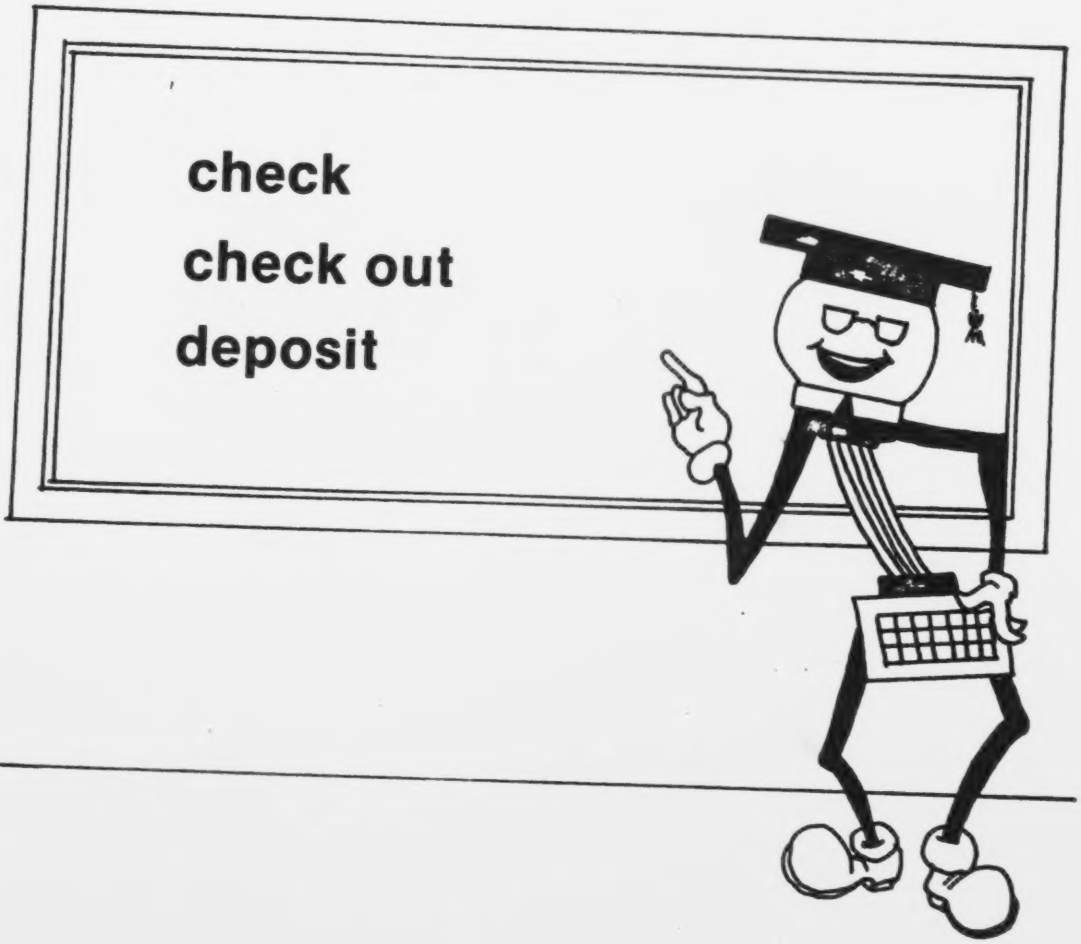


money coin

dollar bill

CARD
719

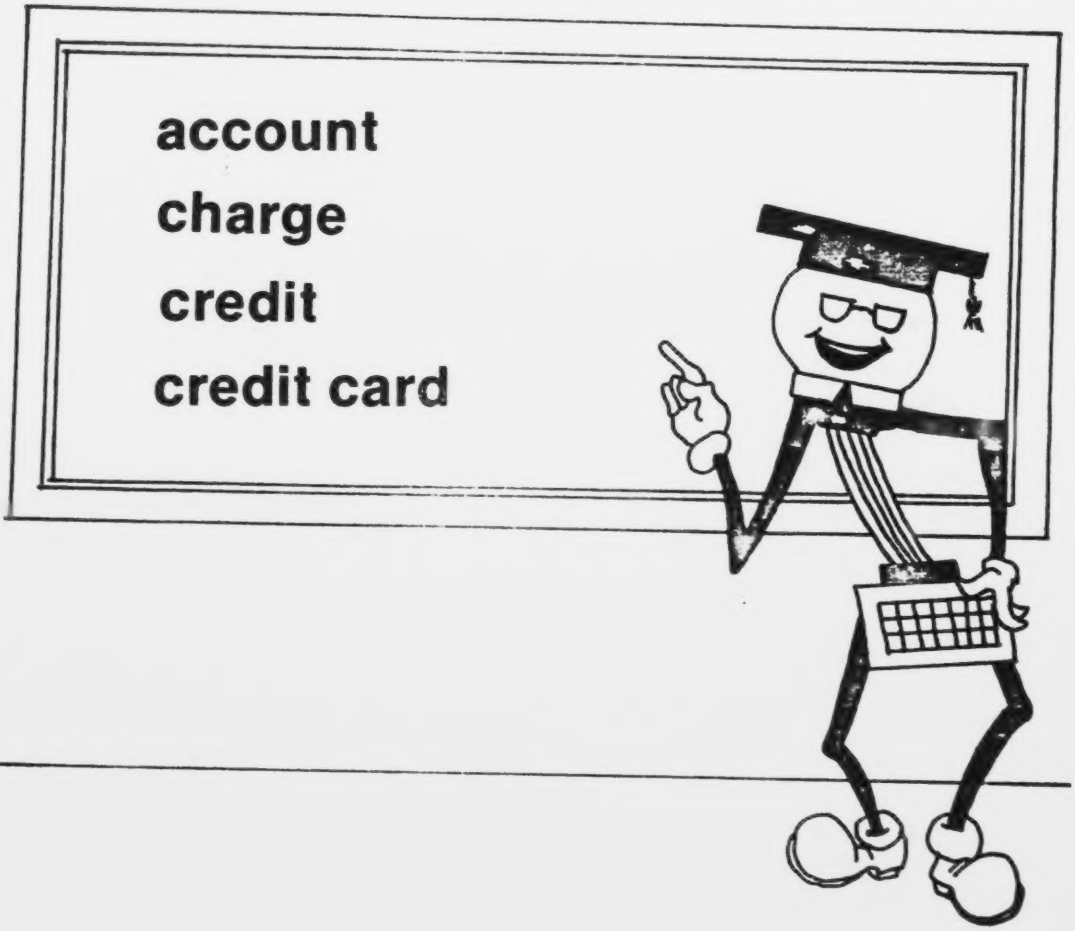

cent
spend
change
cash



check

check out

deposit

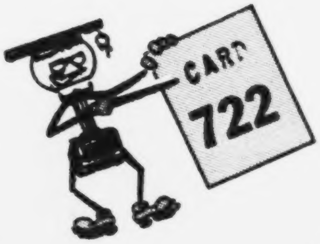


account

charge

credit

credit card

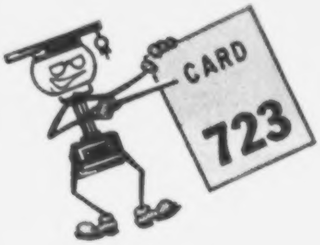


installment

lay away

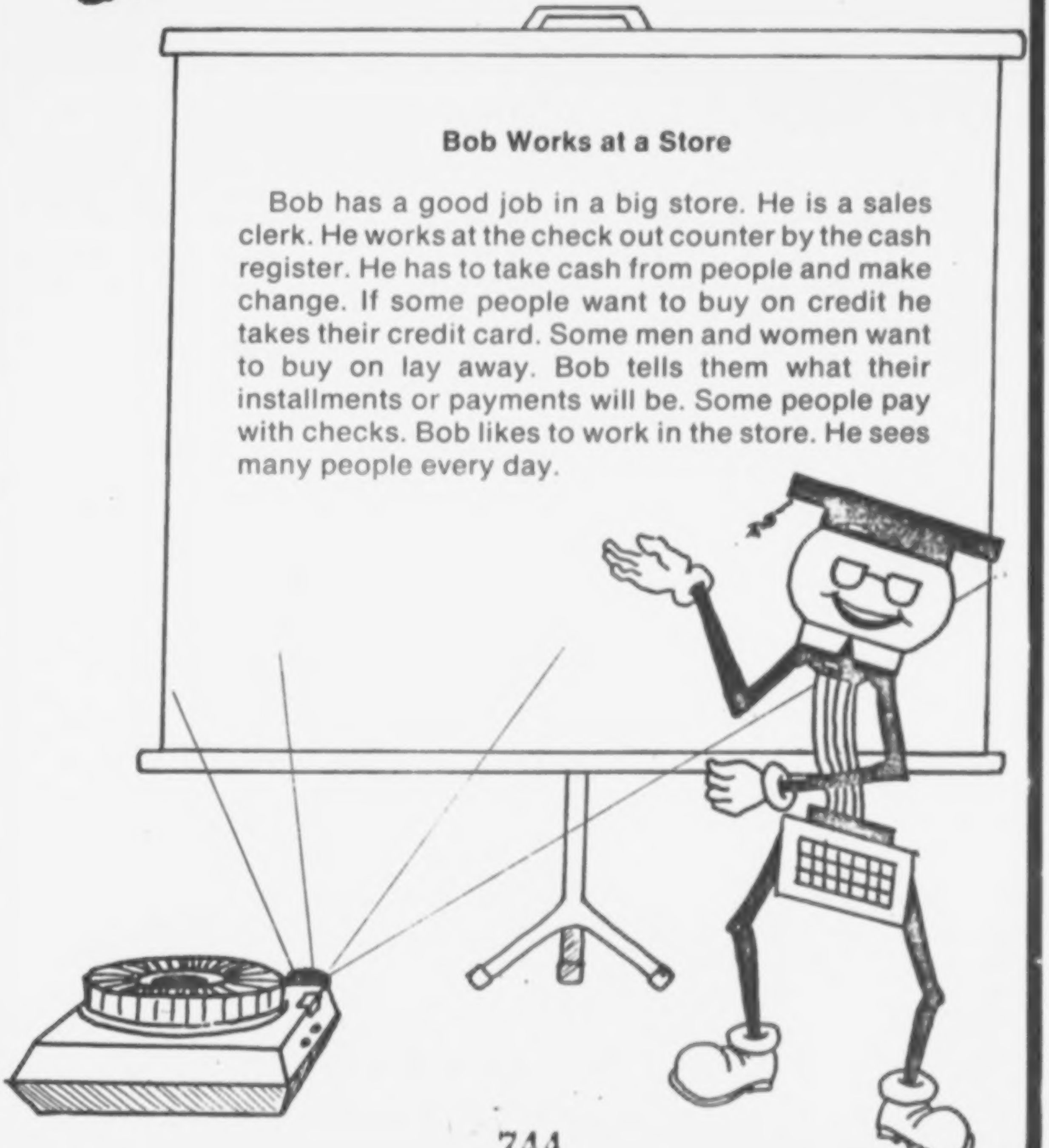
payments

shopping



interest

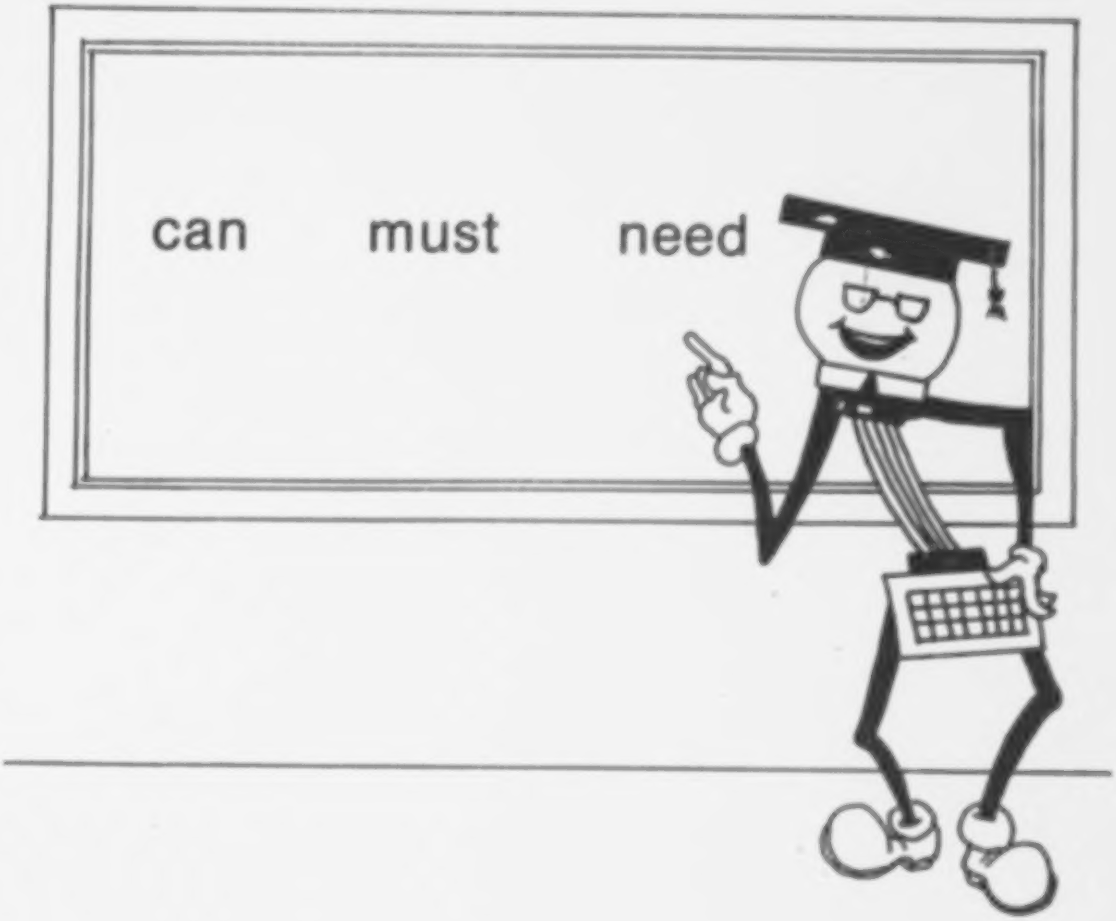
carrying charge



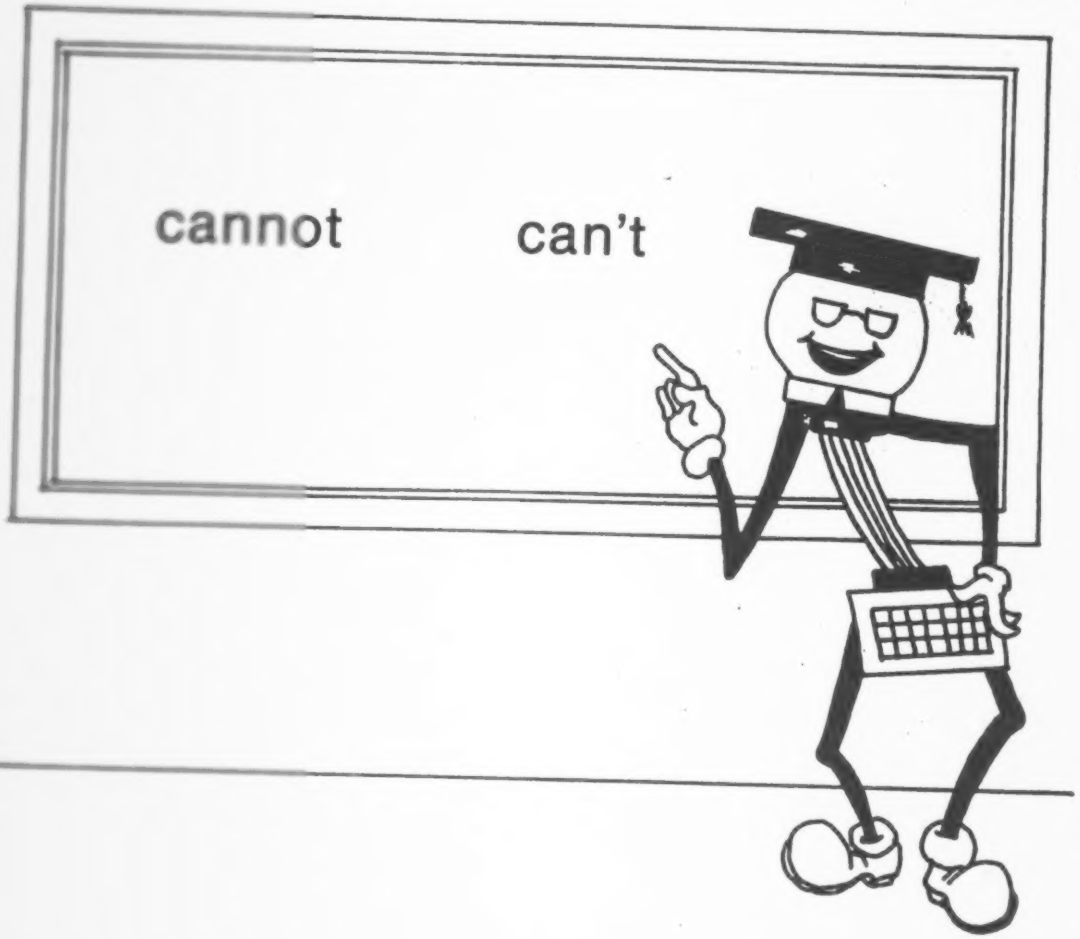
Bob Works at a Store

Bob has a good job in a big store. He is a sales clerk. He works at the check out counter by the cash register. He has to take cash from people and make change. If some people want to buy on credit he takes their credit card. Some men and women want to buy on lay away. Bob tells them what their installments or payments will be. Some people pay with checks. Bob likes to work in the store. He sees many people every day.

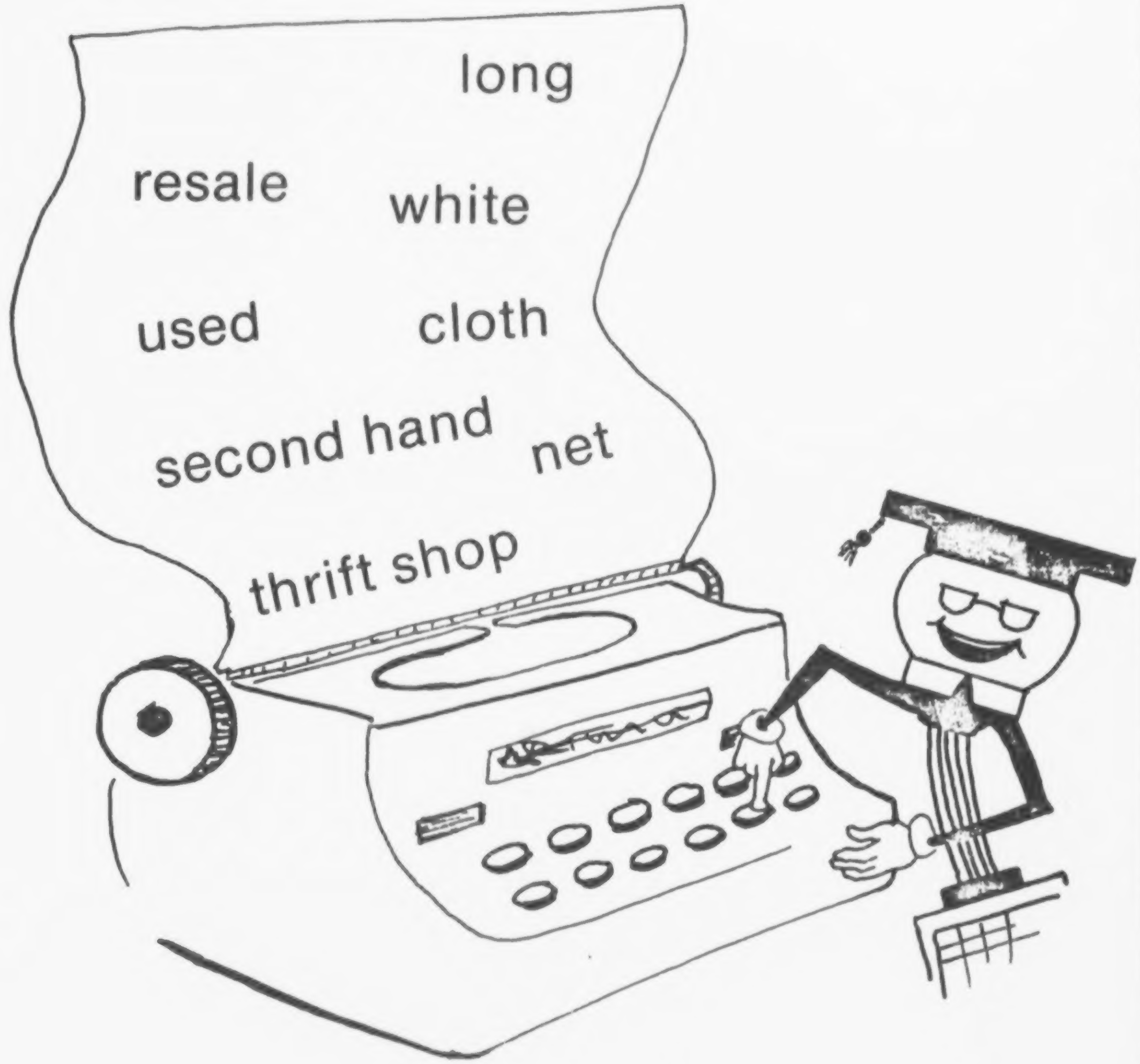
CARD
725


can
must
need

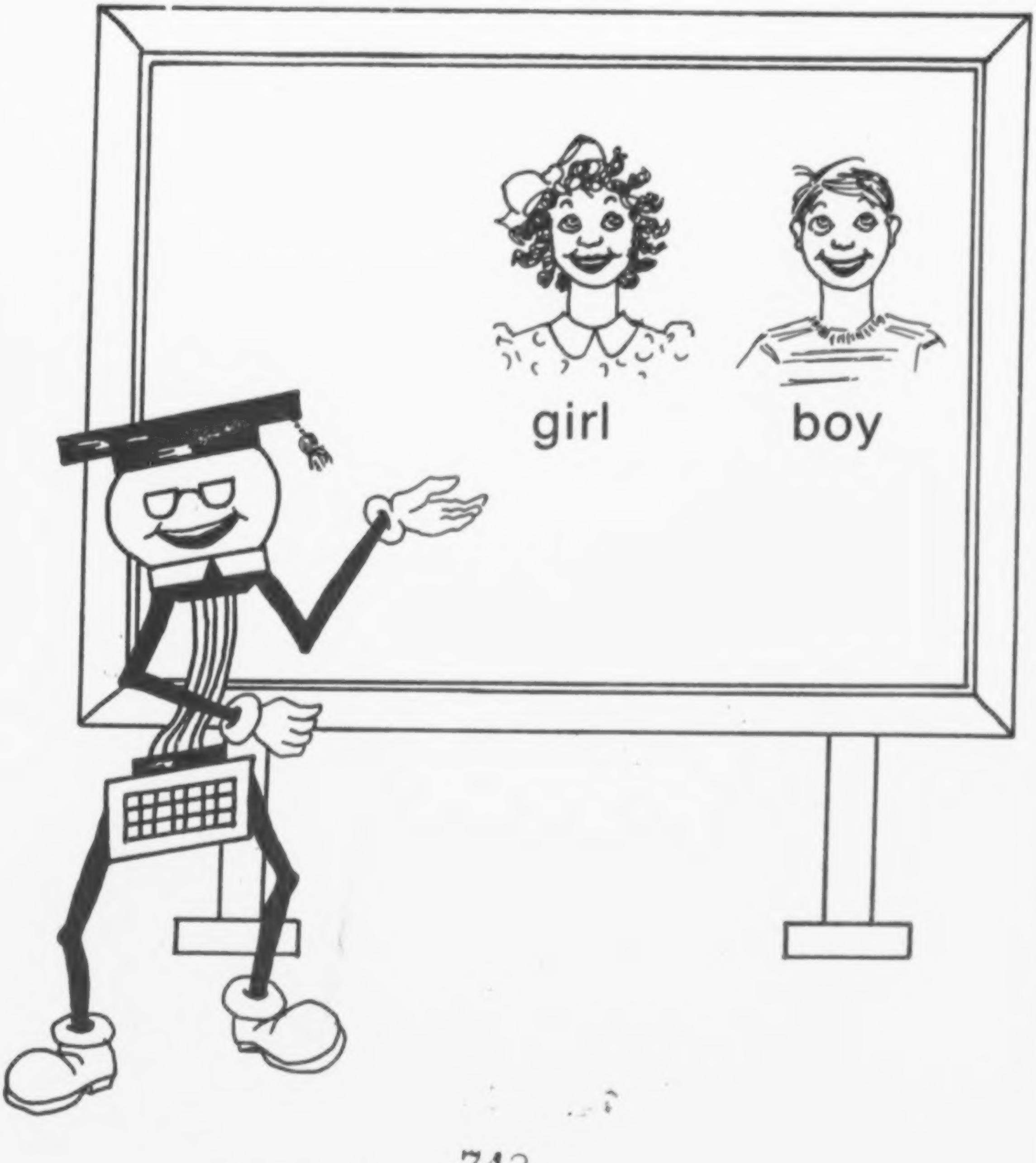
CARD
726

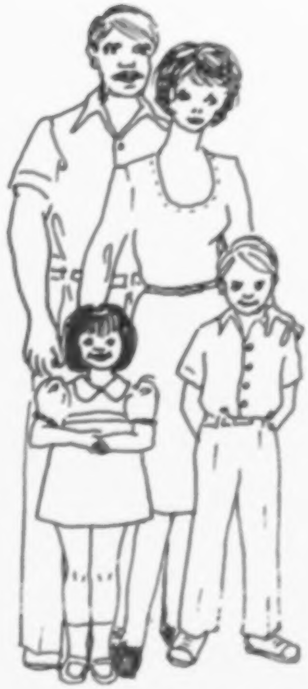

cannot
can't

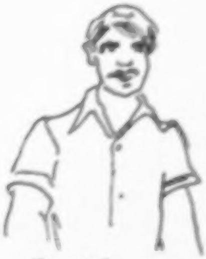
CARD
727

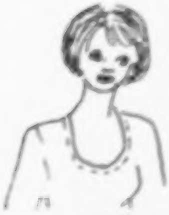

long
resale
white
used
cloth
second hand
net
thrift shop

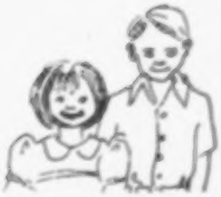
CARD
728

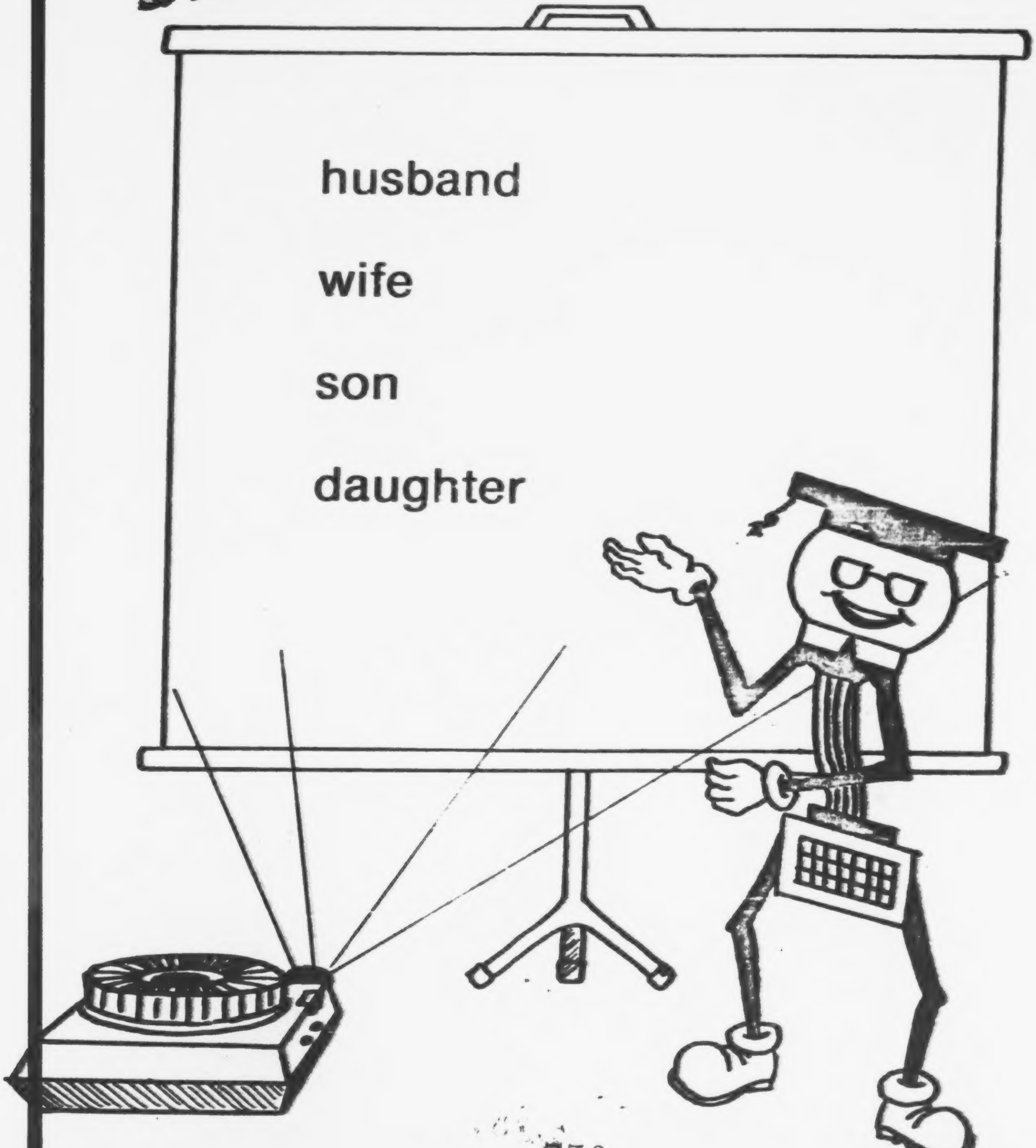

girl
boy


family


father


mother


children

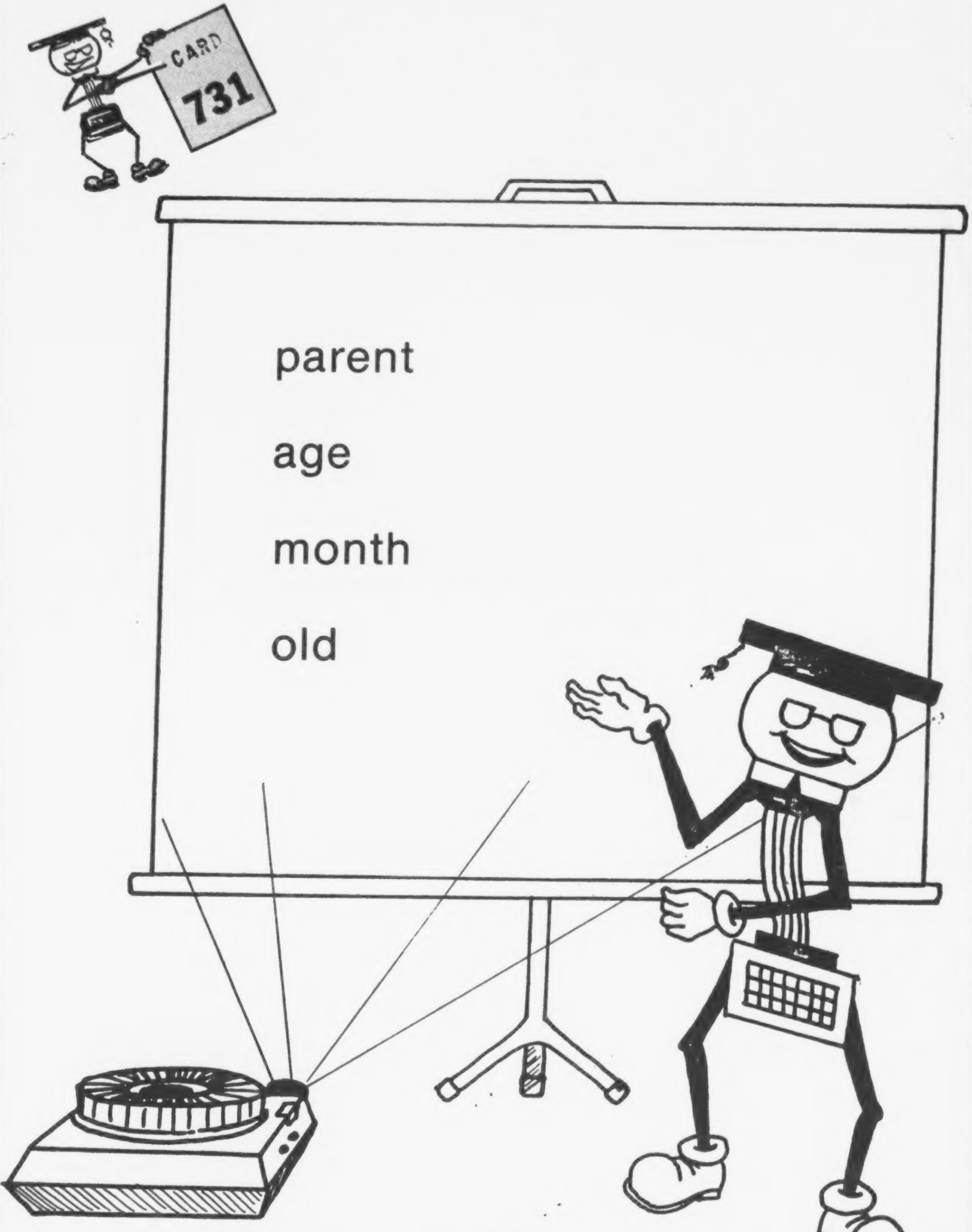


husband

wife

son

daughter



parent

age

month

old

The Bob Smith Family

My name is Bob Smith, and this is my wife, Sue. We have three children. We have two boys and a girl. One of our boy's name is Tim. He is five years old. The other boy's name is Joe. He is two years old. Our girl's name is Pam. She is ten months old. We live on Pine Street.

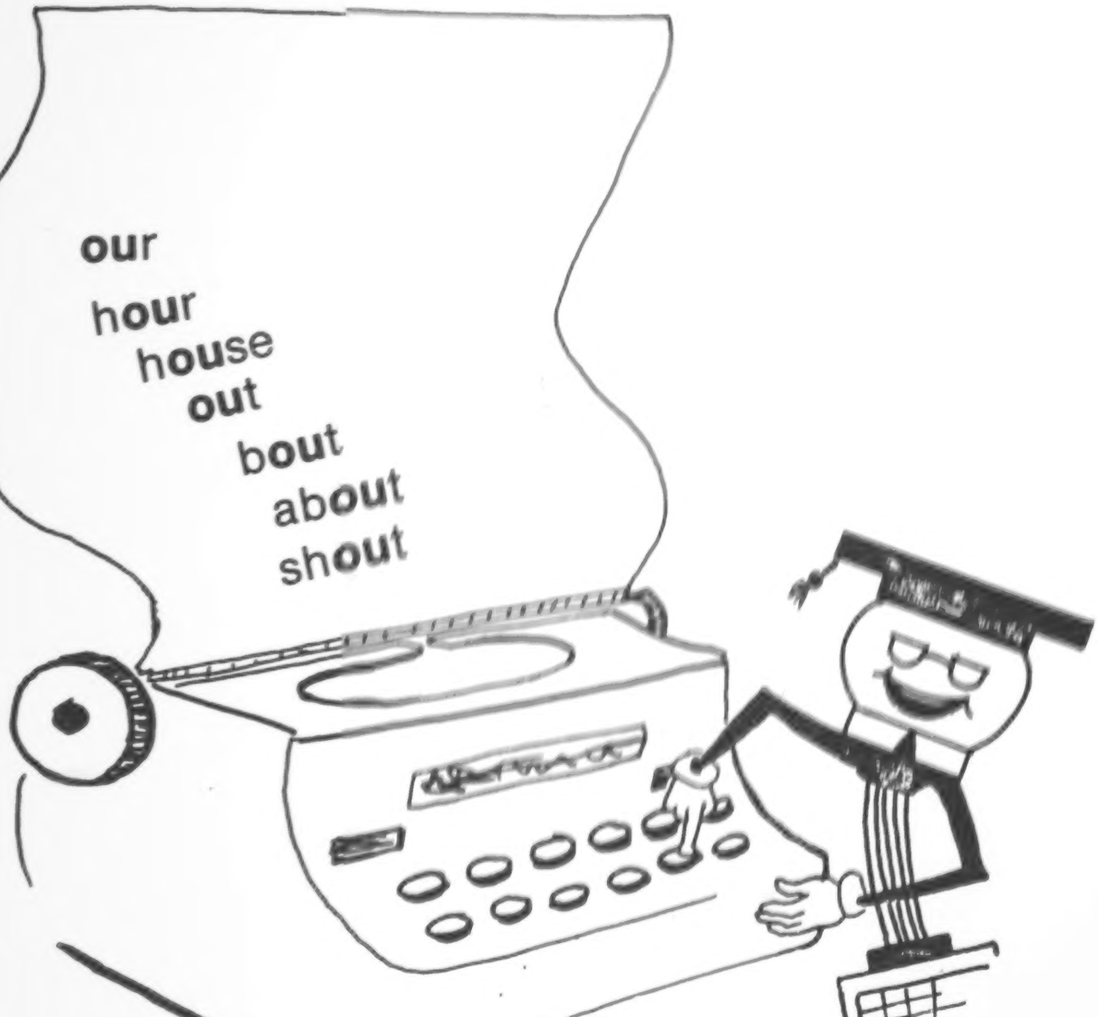
I Work in Town

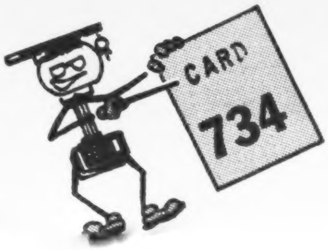
I have a job at the Fixit Car Shop. It's a good job. I like cars, and I like to work on them. Some of the cars have flat tires, some of them have bad brakes, and some of them have dents. I can fix them all. I get my pay check on Friday.

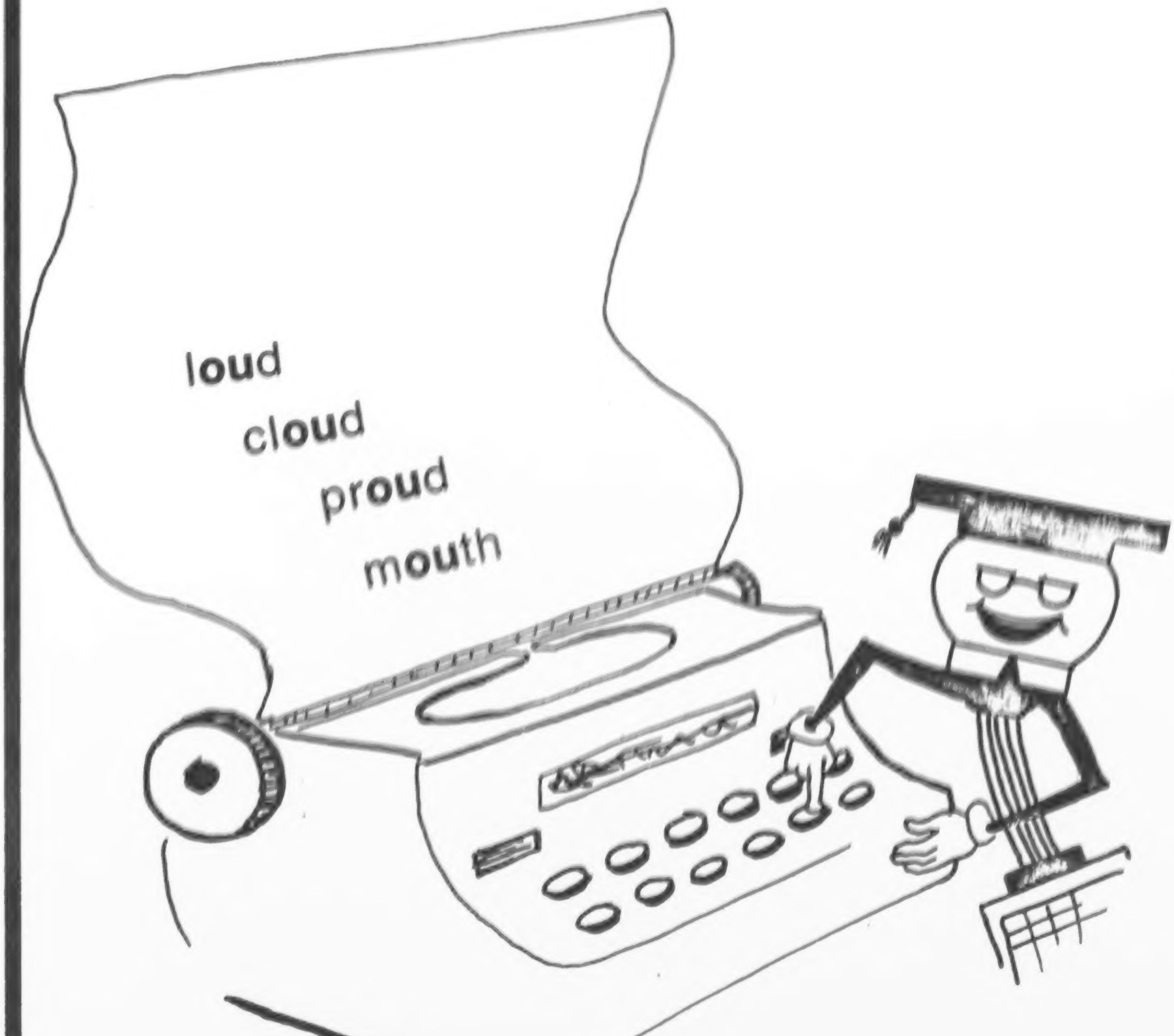
The Green Family

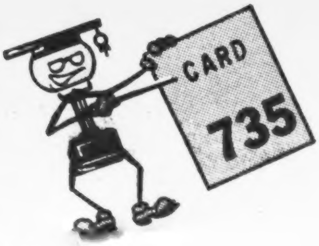
Sam Green and I work together at the Fixit Car Shop. He and Mrs. Green have a big red house on our street. They have four children. Tim likes to play with the Green children.

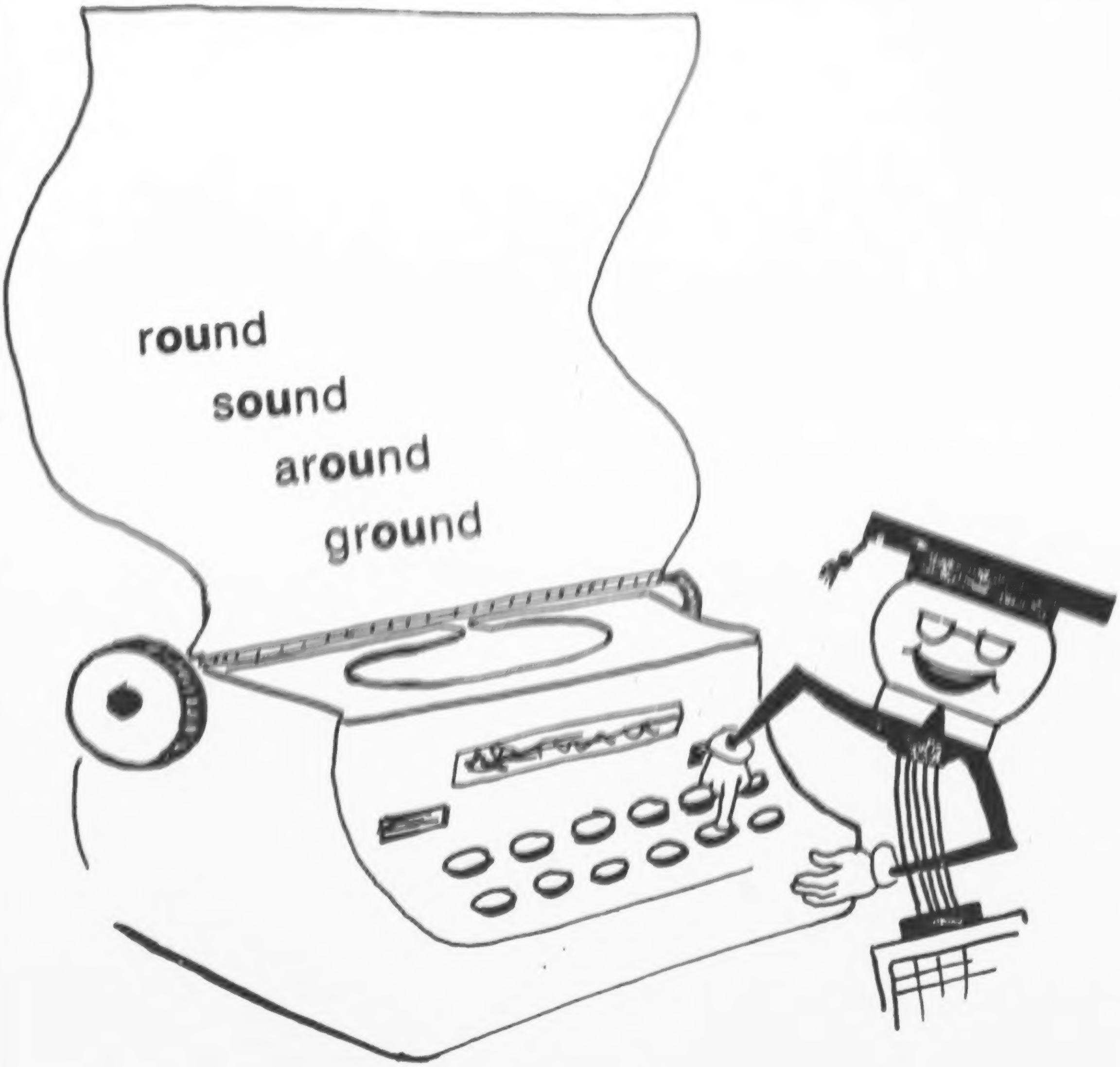
CARD
733

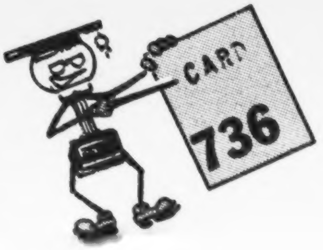

our
hour
house
out
bout
about
shout

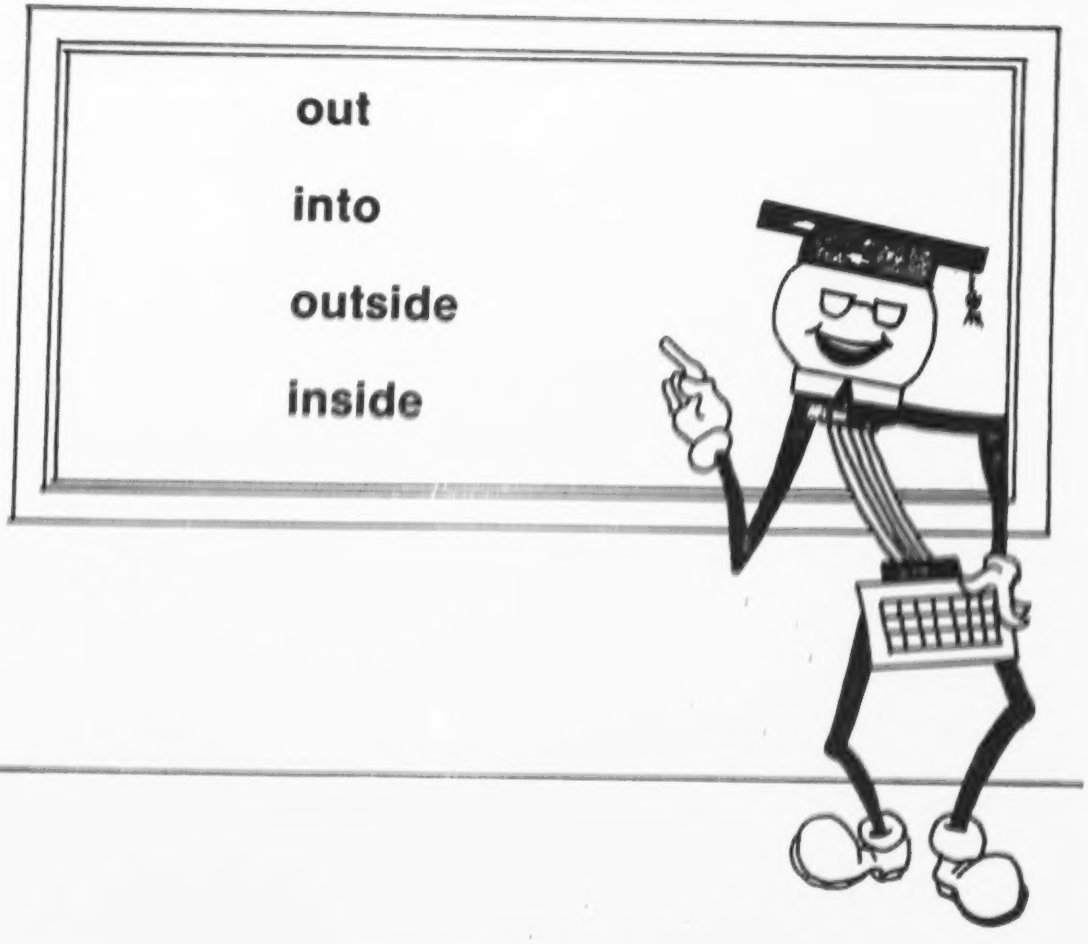

CARD
734


loud
cloud
proud
mouth


CARD
735


round
sound
around
ground



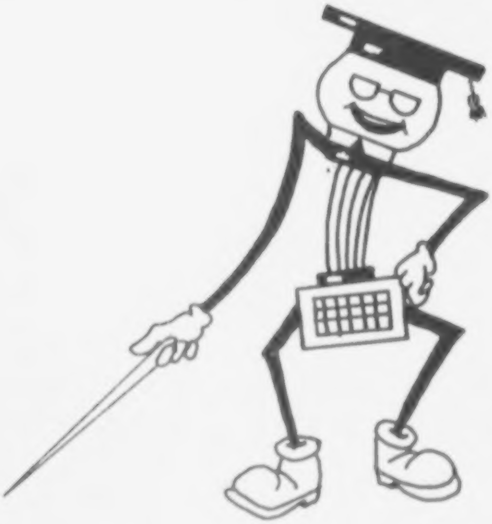


out

into

outside

inside

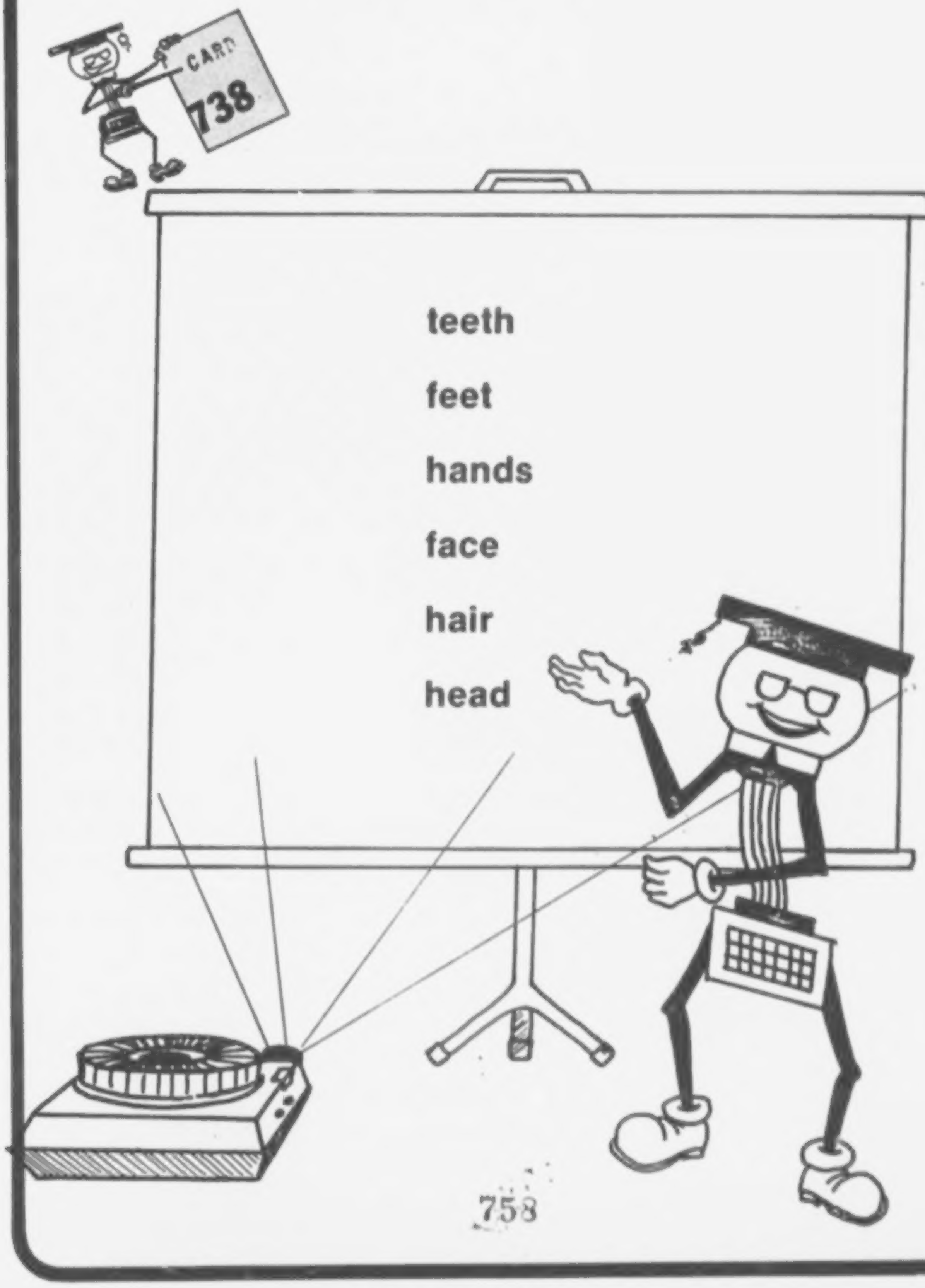


Bob Smith's Son Tim

My name is Tim. I have a brother. His name is Joe. I have a little sister. Her name is Pam. This is our house , and this is my mother. Her name is Sue. She is in our house cooking my lunch. I am in the kitchen with her, but I am going out to play with the Green children who live down the street.

My father's name is Bob. He is at work. He works in town at a shop. His job is to fix cars. He can fix flat tires, work on bad brakes and fix big dents in cars. He is a good father.

I like to play outside the house. Outside I can run around and shout, and Mom doesn't stop me. But inside the house she says,"Tim, don't run around and play. Don't shout in the house."



teeth

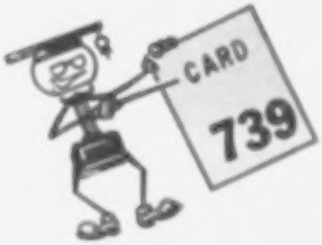
feet

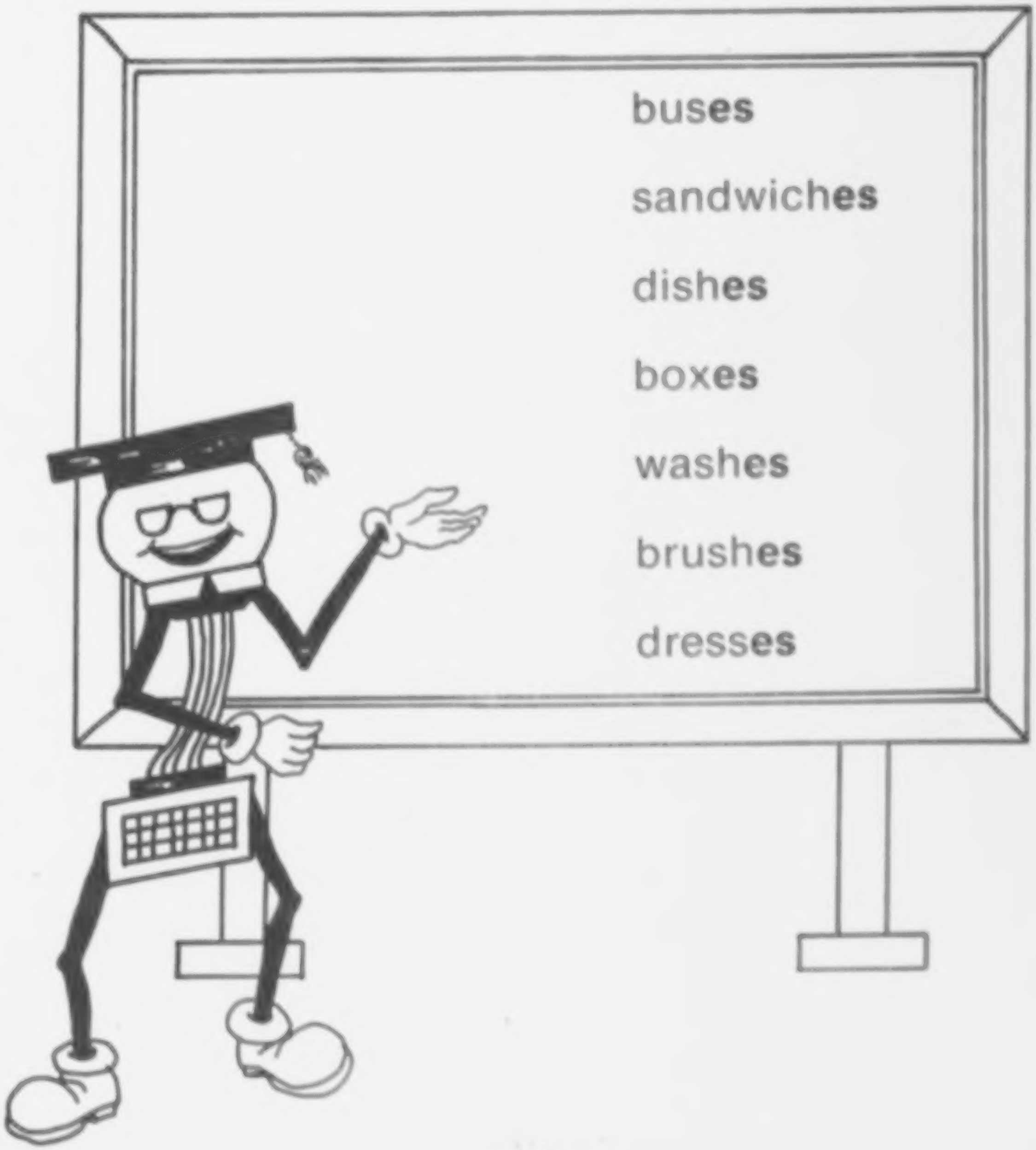
hands

face

hair

head





bus**es**
sandwich**es**
dish**es**
box**es**
wash**es**
brush**es**
dress**es**

get up

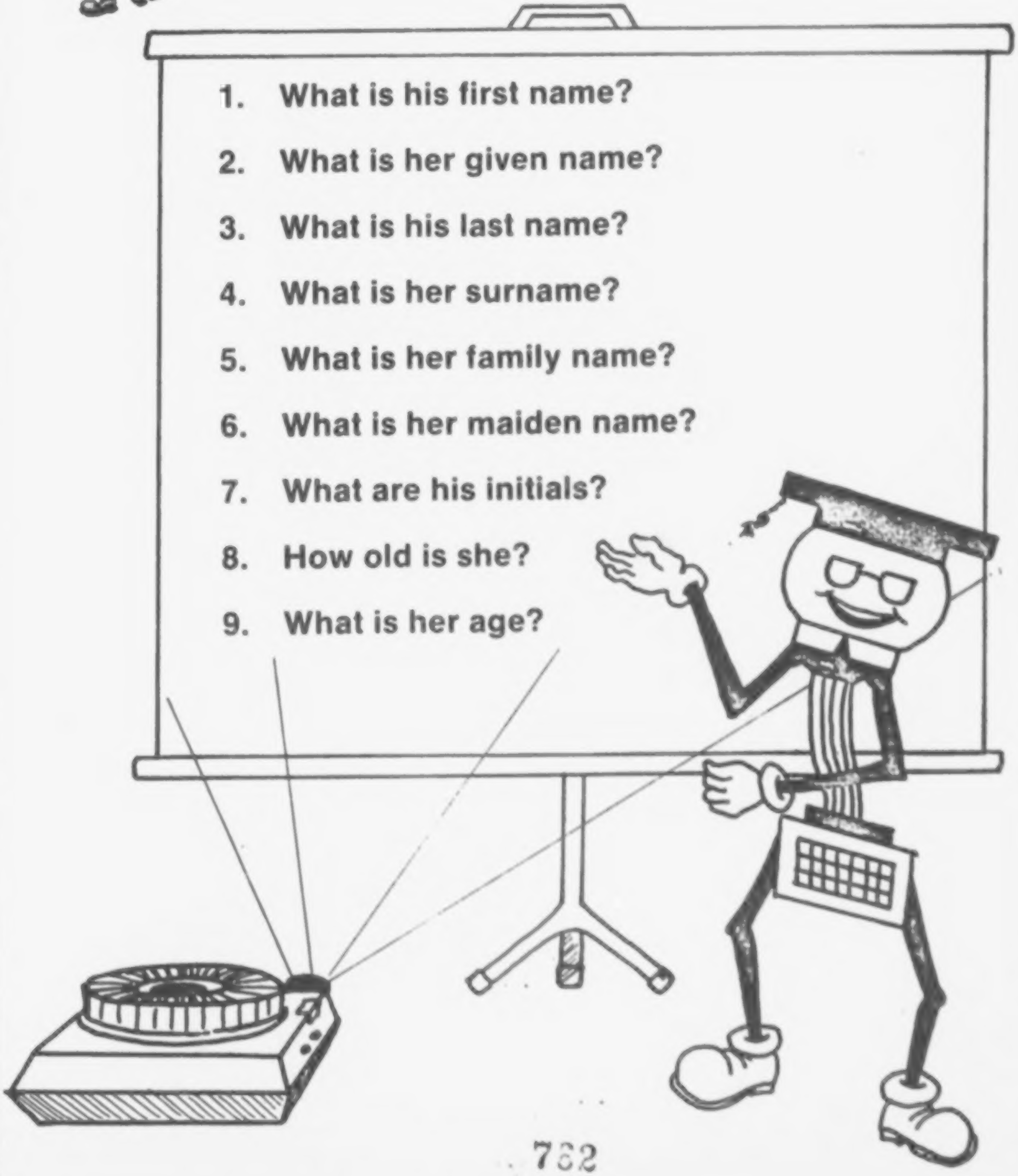
at home

THE SMITH FAMILY

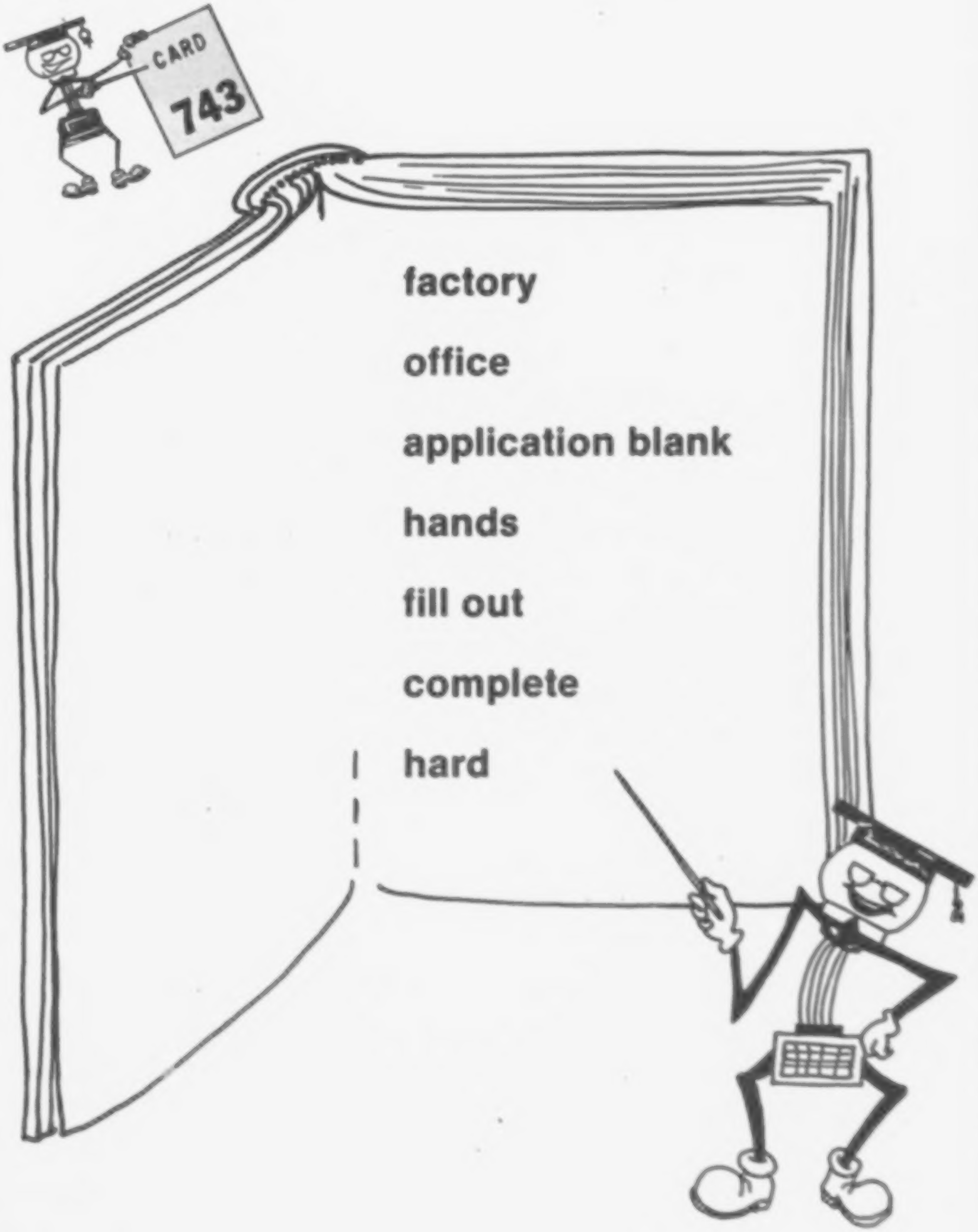
Every day Bob Smith goes to work, but Mother stays at home with Pam and Joe and Tim. Joe gets up, and Mother washes his face and brushes his teeth. He doesn't like that toothbrush! Then she dresses him and brushes his hair. Then she dresses Pam. Tim can do it for himself.

They all go into the kitchen. Tim eats two eggs and drinks some milk. Joe eats one egg. Then Tim and Joe play, but Mother has to work all day. She feeds Pam, she washes the dishes, and she makes the beds. She makes sandwiches for lunch.

Tim and Joe play with the dog and cat outside. Then they play with boxes in the sand. Mother says to them, "Do you boys want some sandwiches?" They go into the house, but Mother says, "Oh boys! You have wet sand on your feet. Please don't bring that wet sand into the kitchen. Go outside and brush it off your feet!"



1. What is his first name?
2. What is her given name?
3. What is his last name?
4. What is her surname?
5. What is her family name?
6. What is her maiden name?
7. What are his initials?
8. How old is she?
9. What is her age?



factory

office

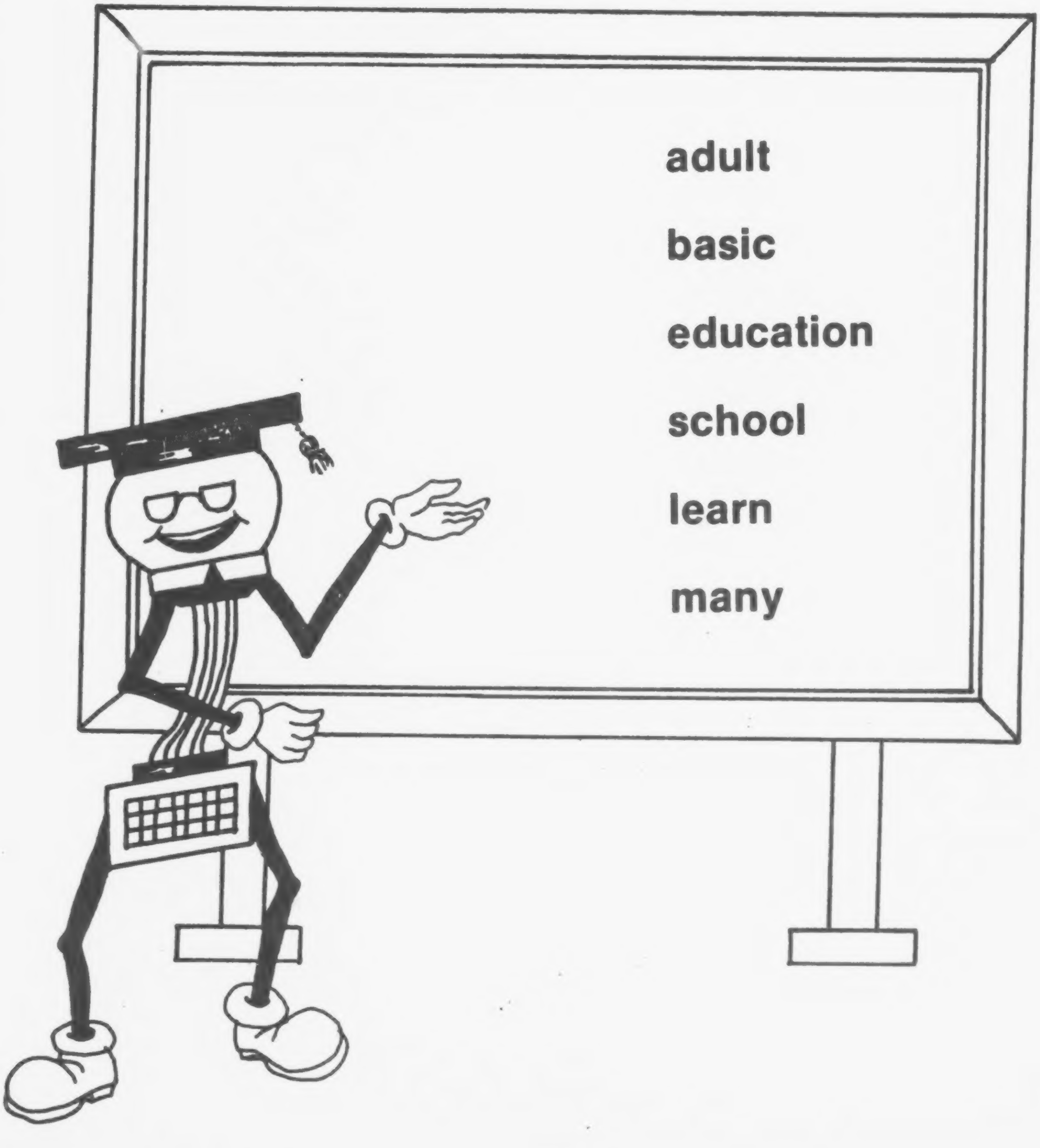
application blank

hands

fill out

complete

hard



adult

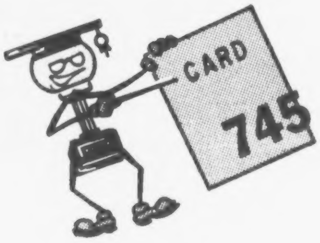
basic

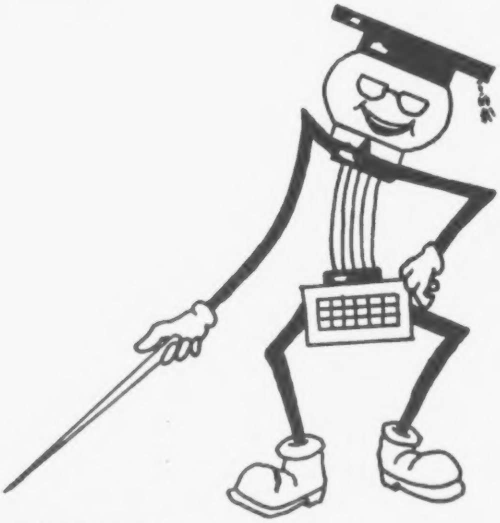
education

school

learn

many





Jim Looks for a Job at the Factory

Jim is twenty years old. He needs a job. In his town there is a big car factory. In this factory the men make cars and trucks. Jim goes to the factory to look for work.

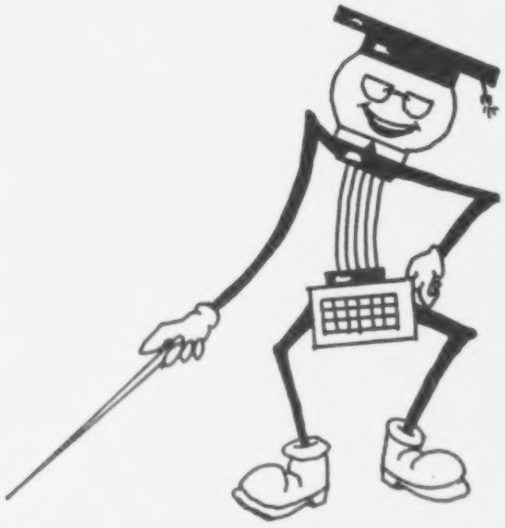
At the factory the woman in the office hands Jim an application blank. She asks him to fill it out. It asks Jim many questions. He can read some of the words but some are hard. Jim cannot read all of them. The woman looks at the answers, Jim put on the application blank.

"I don't think you can do this work," the woman says to him.

"But I need a job. Can't you give me a job now ?" Jim asks. "Then I will learn all the answers," says Jim.

"No, we can't teach you here at the plant," the woman says, "but you can go to the adult basic education school. You can go there and learn with them. Then you can come here and answer these questions on the application blank."

"That's good! I do want to go to the adult basic education school in town. Thank you."



January

February

March

April

May

June

July

August

September

October

November

December

1983

???

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

FEBRUARY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

MARCH

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

APRIL

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

MAY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JUNE

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

JULY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

AUGUST

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SEPTEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

OCTOBER

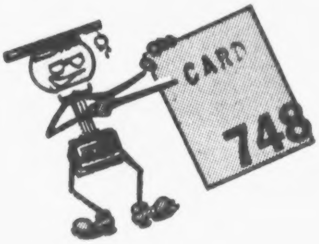
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

NOVEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

DECEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31



1983

JANUARY

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

???

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

MARCH

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

APRIL

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

MAY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JUNE

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

JULY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

AUGUST

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SEPTEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

OCTOBER

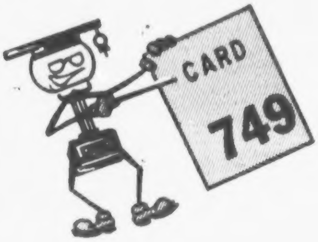
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

NOVEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

DECEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31



1983

JANUARY

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

FEBRUARY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

???

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

APRIL

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

MAY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JUNE

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

JULY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

AUGUST

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SEPTEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

OCTOBER

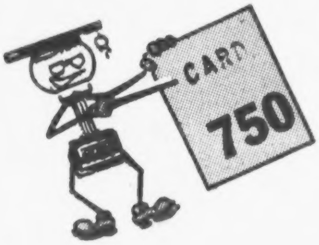
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

NOVEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

DECEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31



1983

JANUARY

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

FEBRUARY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

MARCH

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

???

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

MAY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JUNE

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

JULY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

AUGUST

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SEPTEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

OCTOBER

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

NOVEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

DECEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

1983

JANUARY

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

FEBRUARY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

MARCH

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

APRIL

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

???

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JUNE

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

JULY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

AUGUST

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SEPTEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

OCTOBER

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

NOVEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

DECEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

1983

JANUARY

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

FEBRUARY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

MARCH

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

APRIL

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

MAY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

???

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

JULY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

AUGUST

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SEPTEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

OCTOBER

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

NOVEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

DECEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

1983

JANUARY

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

FEBRUARY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

MARCH

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

APRIL

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

MAY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JUNE

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

???

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

AUGUST

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SEPTEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

OCTOBER

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

NOVEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

DECEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

1983

JANUARY

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

FEBRUARY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

MARCH

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

APRIL

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

MAY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JUNE

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

JULY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

???

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SEPTEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

OCTOBER

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

NOVEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

DECEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

1983

JANUARY

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

FEBRUARY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

MARCH

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

APRIL

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

MAY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JUNE

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

JULY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

AUGUST

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

???

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

OCTOBER

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

NOVEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

DECEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

1983

JANUARY

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

FEBRUARY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

MARCH

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

APRIL

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

MAY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JUNE

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

JULY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

AUGUST

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SEPTEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

???

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

NOVEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

DECEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

1983

JANUARY

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

FEBRUARY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

MARCH

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

APRIL

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

MAY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JUNE

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

JULY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

AUGUST

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SEPTEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

OCTOBER

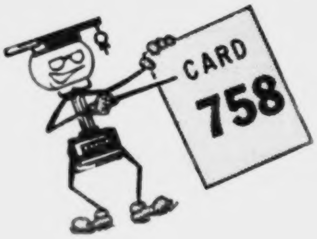
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

???

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

DECEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31



1983

JANUARY

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

FEBRUARY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

MARCH

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

APRIL

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

MAY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JUNE

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

JULY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

AUGUST

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SEPTEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

OCTOBER

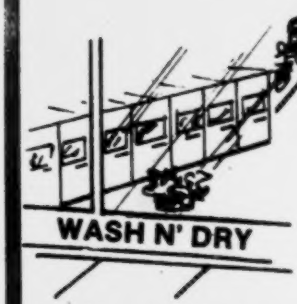
	M	T	W	T	F	S
						1
	3	4	5	6	7	8
[illegible]	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

NOVEMBER

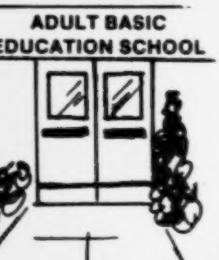
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

???

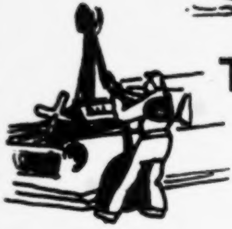
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31



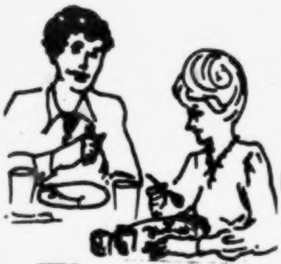
Monday


ADULT BASIC
EDUCATION SCHOOL

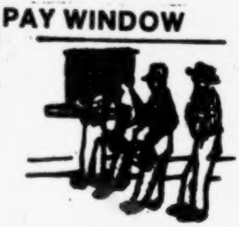
Tuesday



Wednesday

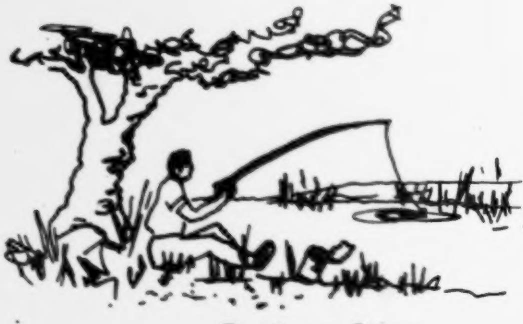


Thursday

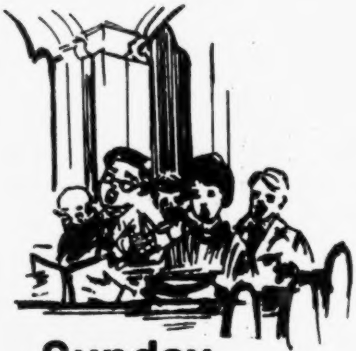


Friday

Monday, Tuesday, Wednesday, Thursday and Friday are weekdays.



Saturday



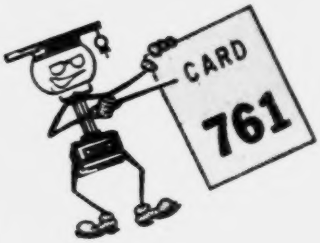
Sunday

Saturday and Sunday are the weekend days.

CARD
760

_______ (___.)

_____ ( )						



■ January
■
■
■
■
■
■
■
■
■
■
■

JANUARY (Jan.)

SUNDAY (Sun.)						

■ January ■ ■ ■
■ February ■ ■ ■
■ ■ ■ ■

FEBRUARY (Feb.)

SUNDAY (Sun.)	MONDAY (Mon.)					

■ January ■ ■ ■
■ February ■ ■ ■
■ March ■ ■ ■

MARCH (Mar.)

SUNDAY (Sun.)	MONDAY (Mon.)	TUESDAY (Tues.)				

■ January
■ February
■ March
■ April
■
■
■
■
■
■
■
■

APRIL (Apr.)

SUNDAY (Sun.)	MONDAY (Mon.)	TUESDAY (Tues.)	WEDNESDAY (Wed.)			

■ January
■ February
■ March
■ April
■ May
■
■
■
■
■
■
■

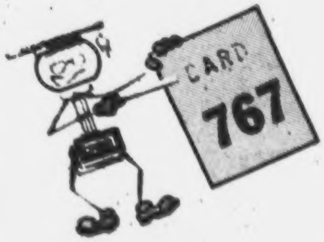
MAY (May)

SUNDAY (Sun.)	MONDAY (Mon.)	TUESDAY (Tues.)	WEDNESDAY (Wed.)	THURSDAY (Thurs.)		

- January
- February
- March
- April
- May
- June
- ■
- ■
- ■
- ■
- ■
- ■

JUNE (Jun.)

SUNDAY (Sun.)	MONDAY (Mon.)	TUESDAY (Tues.)	WEDNESDAY (Wed.)	THURSDAY (Thurs.)	FRIDAY (Fri.)	



- ■ January
- ■ February
- ■ March
- ■ April
- ■ May
- ■ June
- ■ July
- ■
- ■
- ■
- ■
- ■

JULY (Jul.)

------	MONDAY (Mon.)	TUESDAY (Tues.)	WEDNESDAY (Wed.)	THURSDAY (Thurs.)	FRIDAY (Fri.)	SATURDAY (Sat.)

- January
- February
- March
- April
- May
- June
- July
- August
-
-
-
-

AUGUST (Aug.)

SUNDAY (Sun.)	MONDAY (Mon.)	-------	WEDNESDAY (Wed.)	THURSDAY (Thurs.)	FRIDAY (Fri.)	SATURDAY (Sat.)

■ January
■ February
■ March
■ April
■ May
■ June
■ July
■ August
■ September
■
■
■

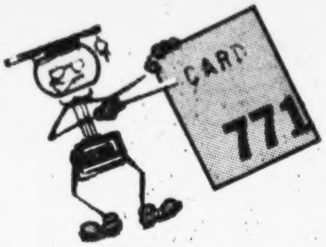
SEPTEMBER (Sept.)

SUNDAY (Sun.)	MONDAY (Mon.)	TUESDAY (Tues.)	WEDNESDAY (Wed.)	THURSDAY (Thurs.)	------	SATURDAY (Sat.)

- ■ January
- ■ February
- ■ March
- ■ April
- ■ May
- ■ June
- ■ July
- ■ August
- ■ September
- ■ October
- ■
- ■

OCTOBER (Oct.)

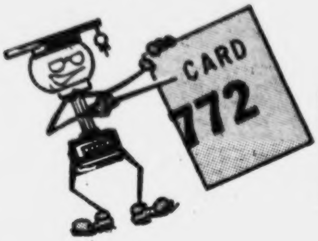
SUNDAY (Sun.)	MONDAY (Mon.)	TUESDAY (Tues.)	WEDNESDAY (Wed.)	THURSDAY (Thurs.)	FRIDAY (Fri.)	--------



■ January
■ February
■ March
■ April
■ May
■ June
■ July
■ August
■ September
■ October
■ November
■

NOVEMBER (Nov.)

------	MONDAY (Mon.)	TUESDAY (Tues.)	WEDNESDAY (Wed.)	THURSDAY (Thurs.)	FRIDAY (Fri.)	SATURDAY (Sat.)

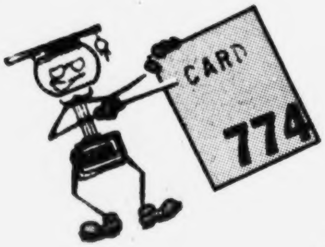


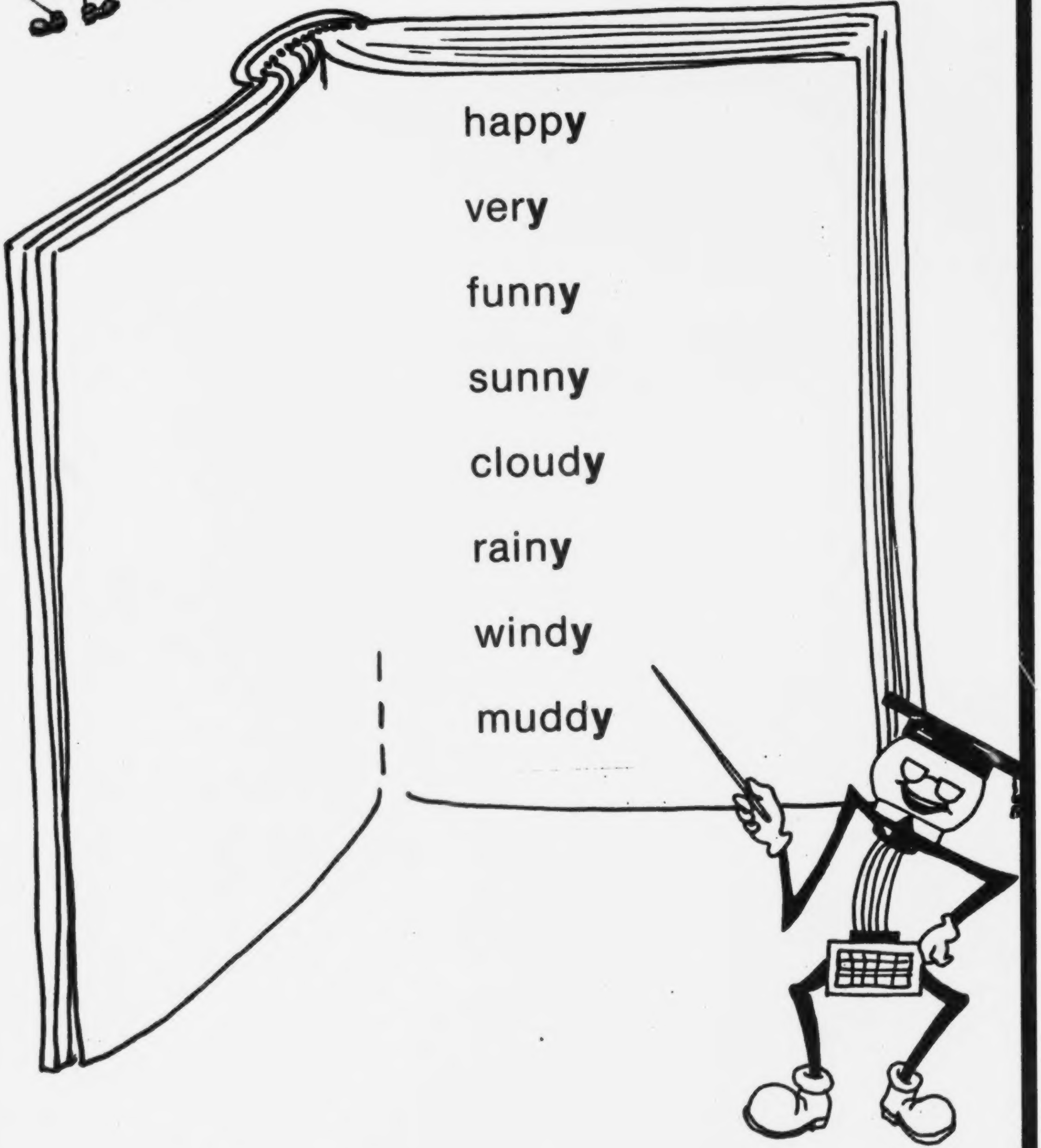
- ■ January
- ■ February
- ■ March
- ■ April
- ■ May
- ■ June
- ■ July
- ■ August
- ■ September
- ■ October
- ■ November
- ■ December

DECEMBER (Dec.)

------	------	-------	---------	--------	------	--------

SUNDAY (Sun.)	MONDAY (Mon.)	TUESDAY (Tues.)	WEDNESDAY (Wed.)	THURSDAY (Thurs.)	FRIDAY (Fri.)	SATURDAY (Sat.)





happy

very

funny

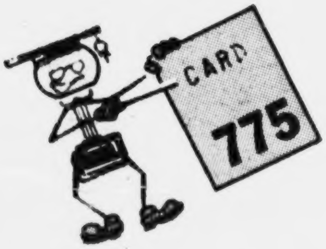
sunny

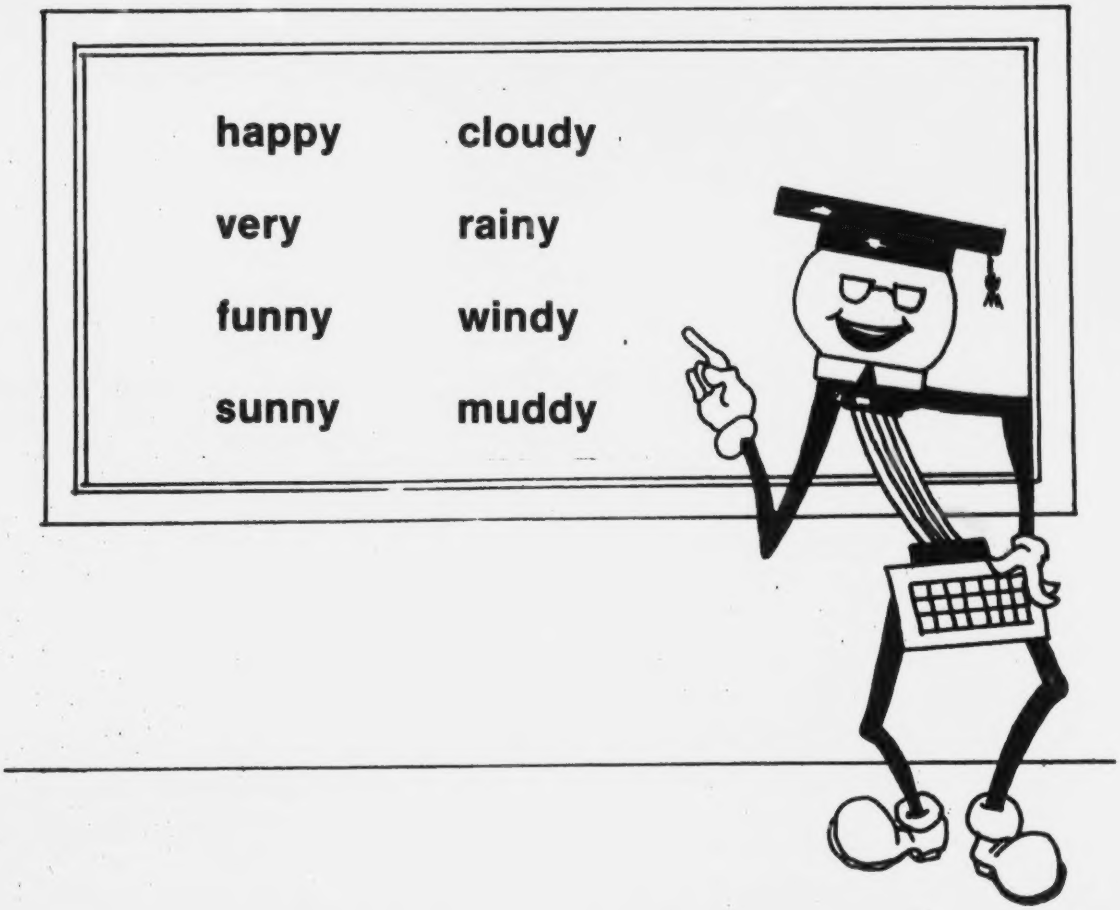
cloudy

rainy

windy

muddy





happy

very

funny

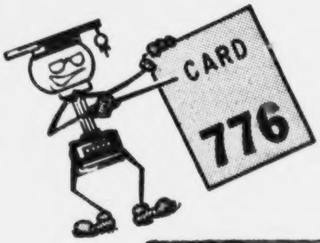
sunny

cloudy

rainy

windy

muddy



weather

cold

snow

clear

fair

warm

chilly

cool

736

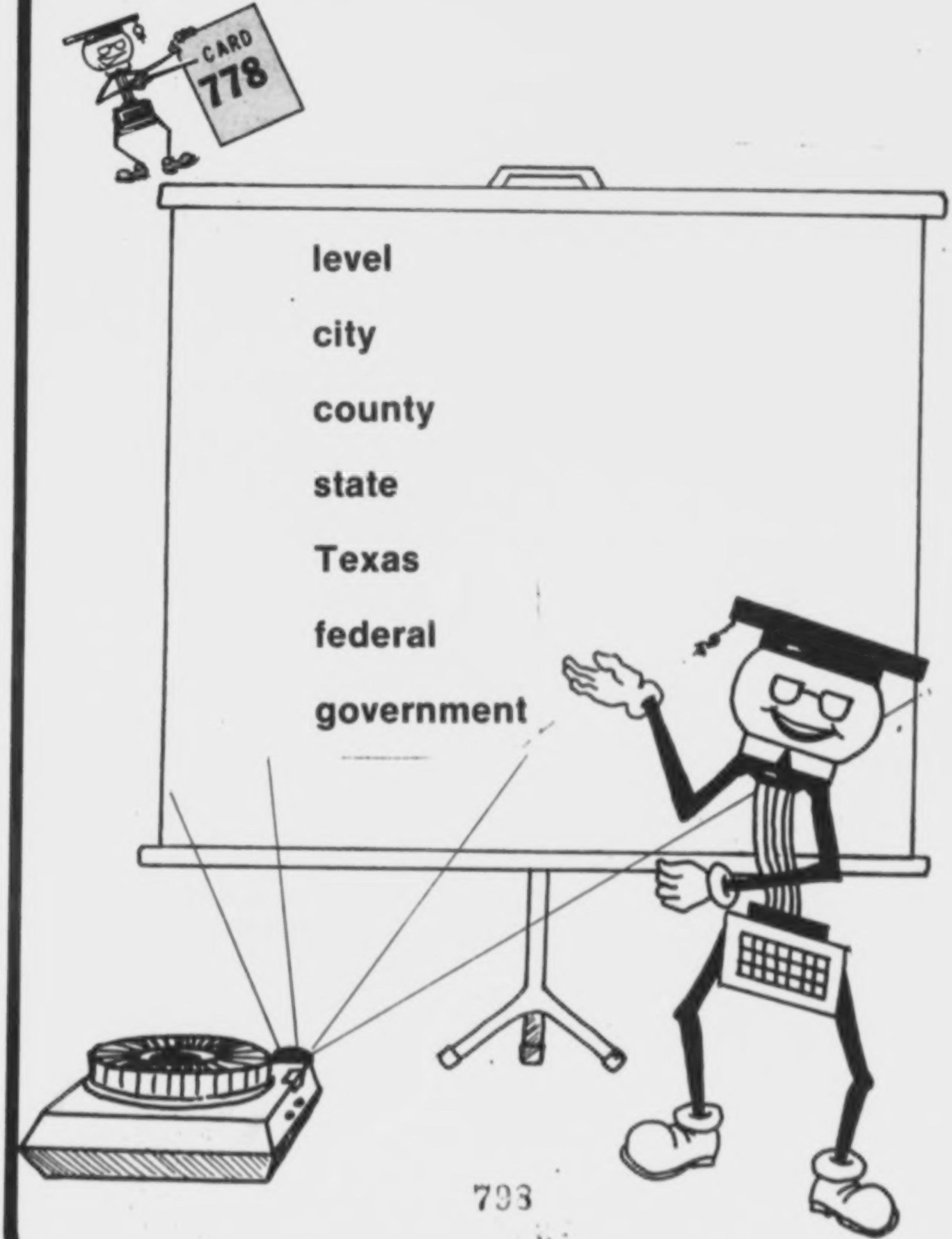
The Weather Story

On some days we see big clouds, and we can't see the sun. On these days we say, "It is a cloudy day." But when we can see the sun, we say, "It is a sunny day." The weather is cool and wet in April. It is hot and sunny in June. It is very hot in July and August and very cold in December and January.

When we see rain come down from the clouds we say , "It is raining," or "It is a rainy day."

And when there is wind we say, "It is a windy day." The weather is windy in March, and it is wet and rainy in April. Many children are sad when it is rainy. They want to go outside and play but they can't. It is wet and muddy outside. They are happy when it is sunny. They can go outside and play on sunny days.

In November, December, January and February, the weather is very cold. It is rainy and windy. On some days it snows. People like to stay inside when it is cloudy, rainy and muddy. People like to go outside when it is clear, fair, cool or warm.



level

city

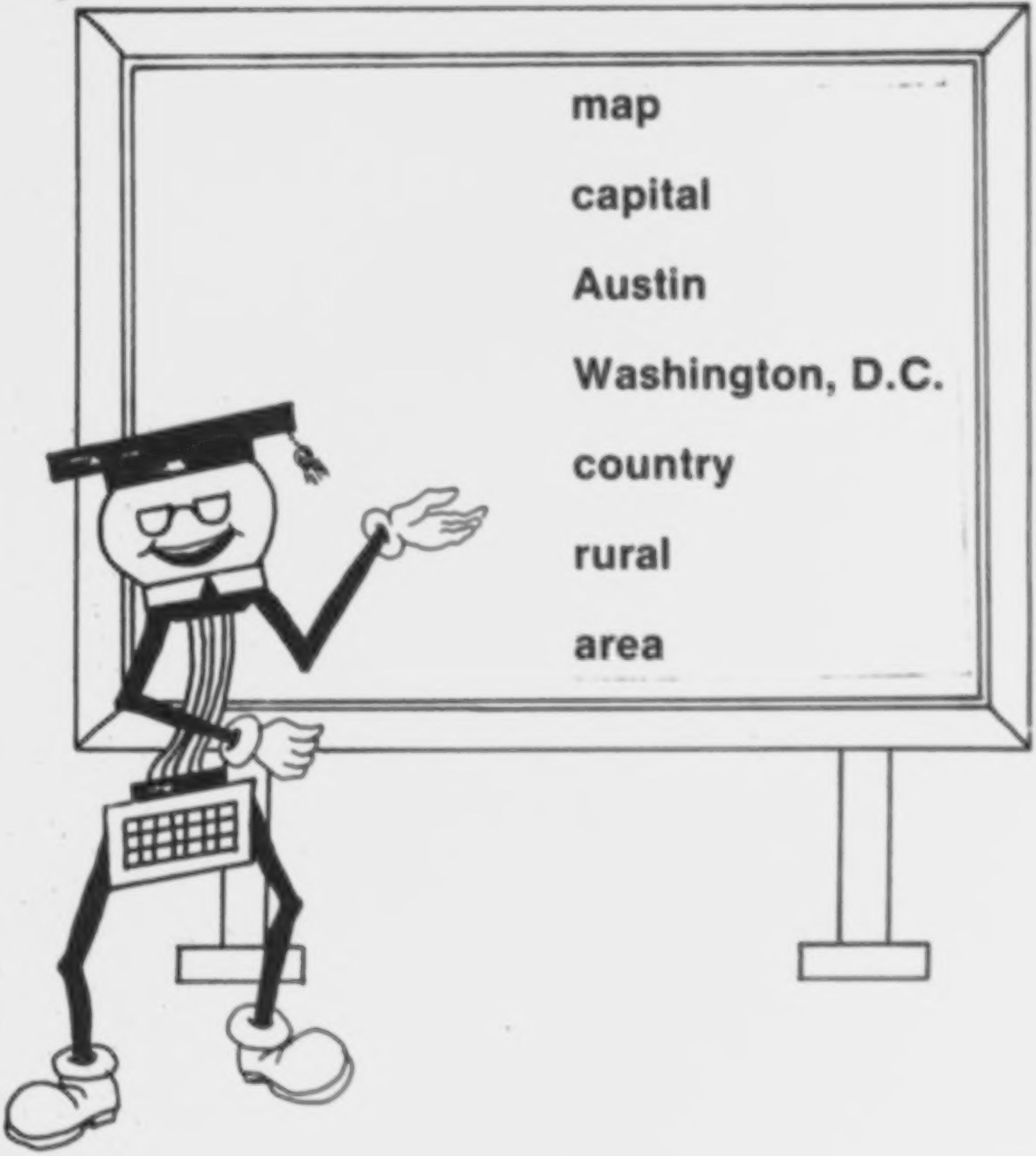
county

state

Texas

federal

government



map

capital

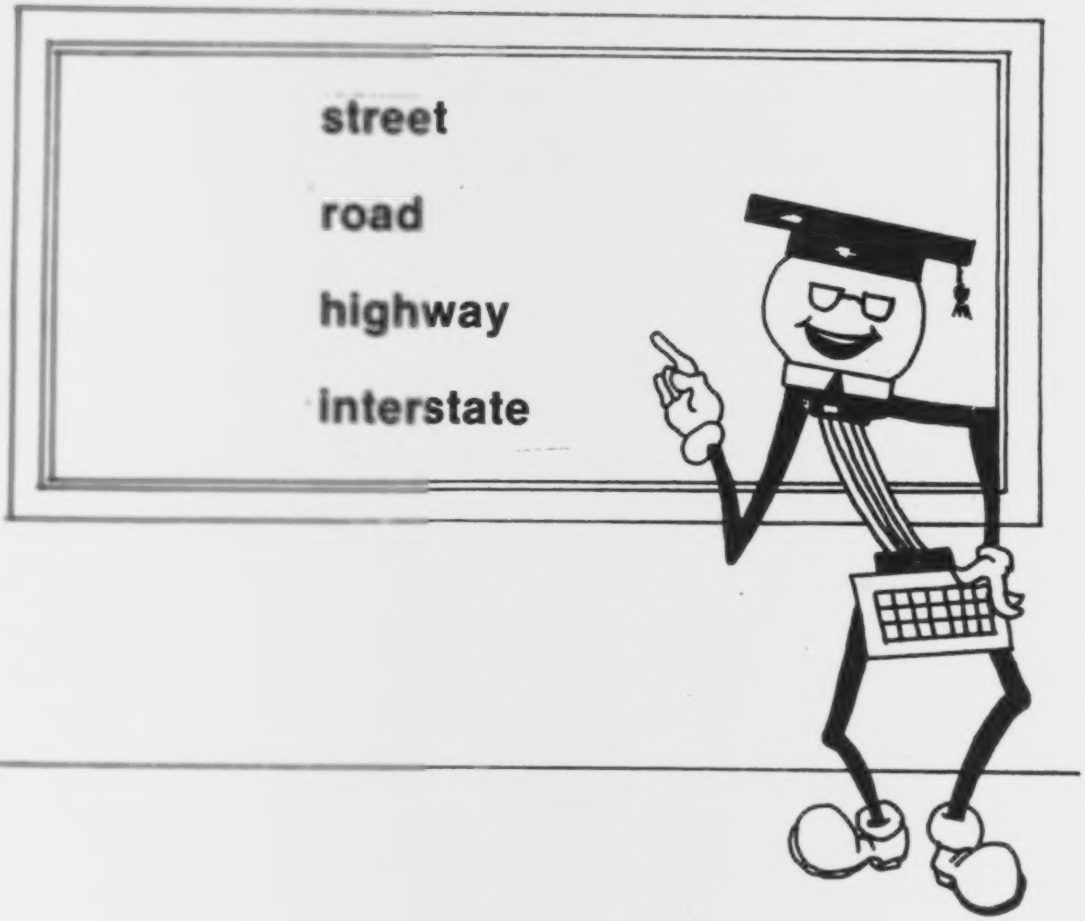
Austin

Washington, D.C.

country

rural

area

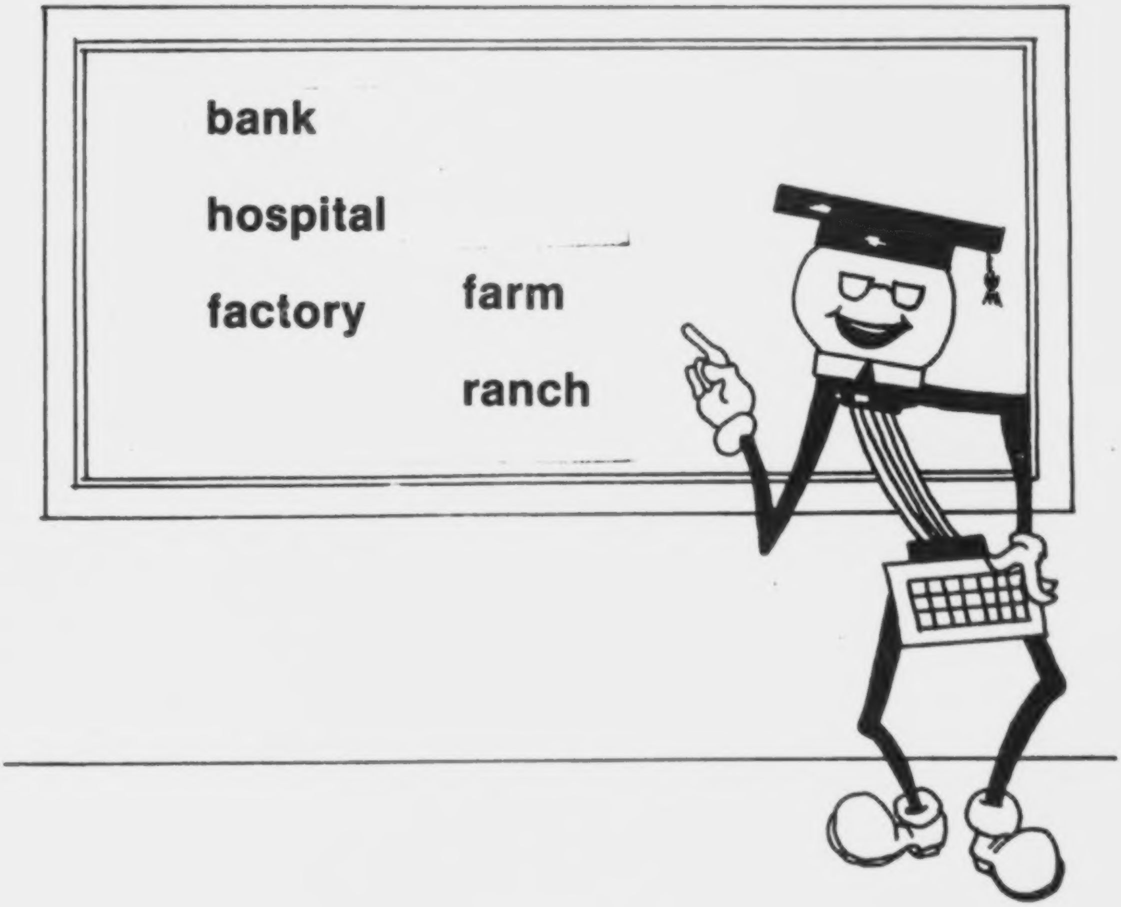


street

road

highway

interstate



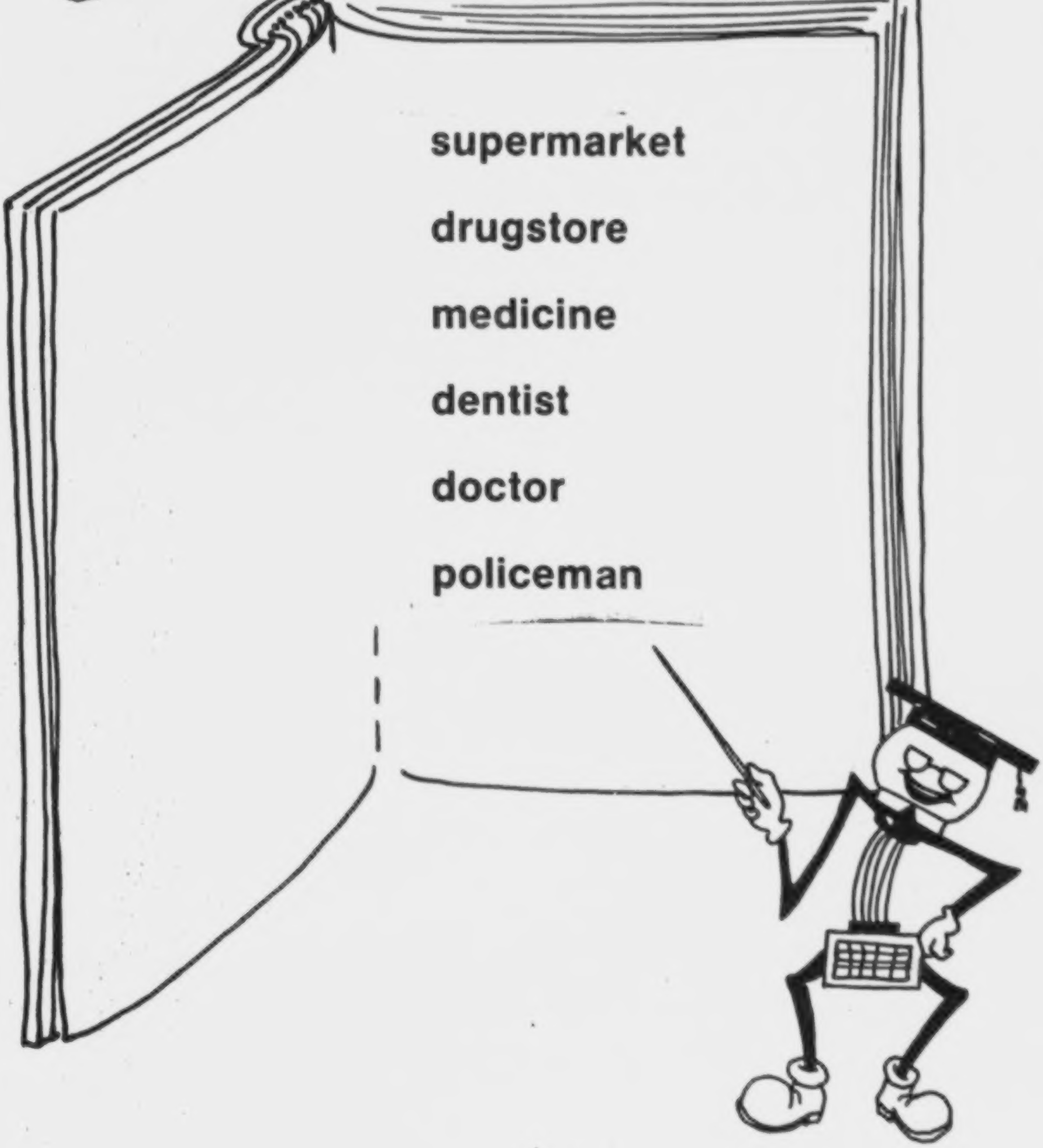
bank

hospital

factory

farm

ranch



supermarket

drugstore

medicine

dentist

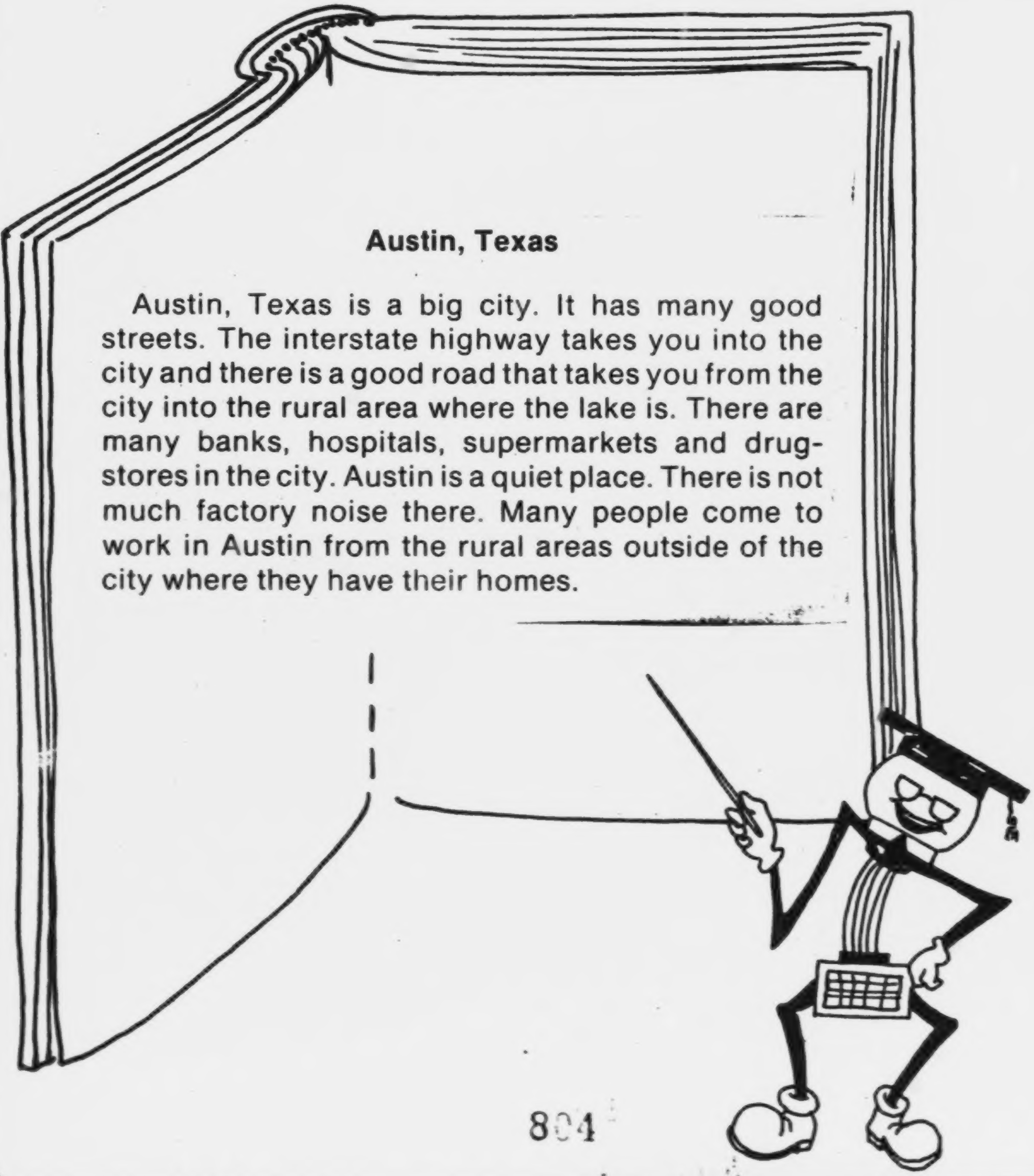
doctor

policeman

The Levels of Government

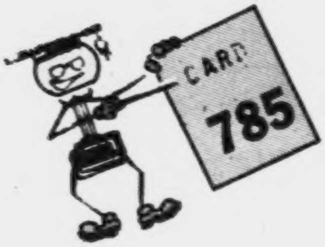
Bob's father asks him this question, "Bob, can you tell me where our city is on this map?" Bob's father gives the big map to Bob. Bob looks at it. Then he says as he points, "Yes, father, I can. Austin is here." "Good," Bob's father says to him. "You can read a map. Now tell me what this is," as he points. "That is the capital of the state of Texas," Bob says. "What level of government is the state government?" Bob's father asks. "It is the third level of state government, father," Bob says. "The first two levels are the city and county governments." "Good," Bob's father says. "Can you tell me what the fourth level of government is?" "Yes, I can," says Bob. "It is the federal government. The Capital of the federal government is in Washington, D.C." Bob's father says, "See if you can tell me what this is," as he points to a big lake on the map. Bob says, "That is a lake, father. It is outside the city of Austin, in the rural or country area where there are many farms and ranches." "Good," Bob's father says. "That is the lake where we go fishing."

"Can we go there now, father?" Bob says. "It is clear and sunny outside." "Get your fishing pole," Bob's father says, "and we will go catch a big catfish for lunch."



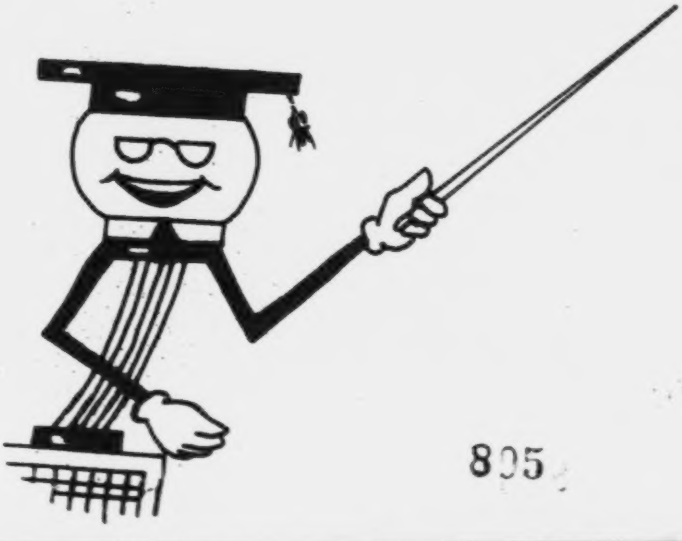
Austin, Texas

Austin, Texas is a big city. It has many good streets. The interstate highway takes you into the city and there is a good road that takes you from the city into the rural area where the lake is. There are many banks, hospitals, supermarkets and drugstores in the city. Austin is a quiet place. There is not much factory noise there. Many people come to work in Austin from the rural areas outside of the city where they have their homes.

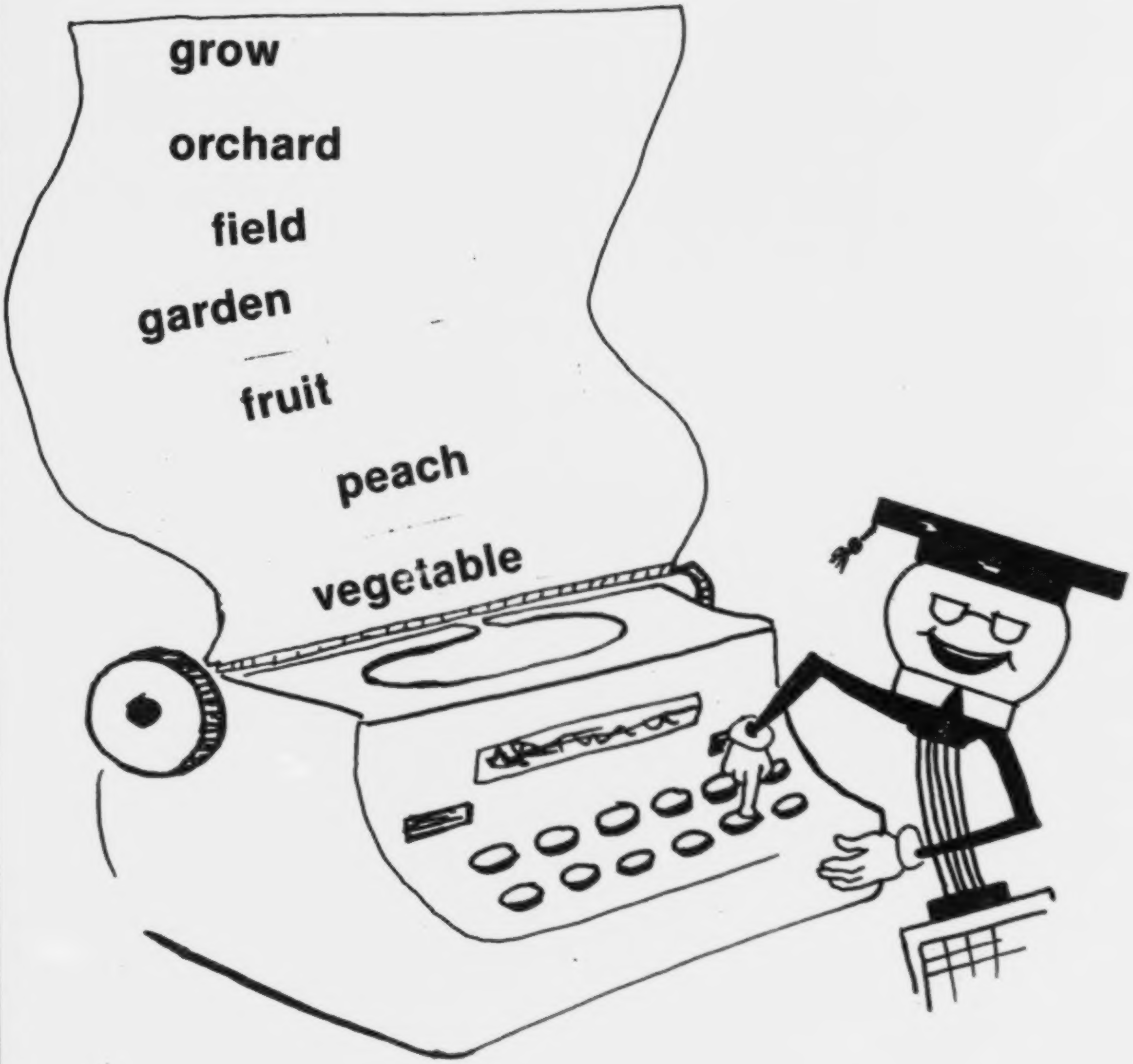


The Cold

Mr. Green works in a factory in Austin. He makes big truck tires. Mr. Green, his wife and two children live on a ranch outside of Austin, in the country. The children go to school in a bus every weekday. One day Mr. Green says to his wife, "I'm sick with a cold and bad throat, so I will stay home from work." "Oh," Mrs. Green says. "John, you need to go to the doctor and get some medicine." "Yes," Mr. Green says. "I will. Is his office near the hospital?" "Yes, it is," says Mrs. Green. "Get dressed. I will take you there in the car." Mr. and Mrs. Green go to the doctor's office. The doctor looks at Mr. Green's throat and says, "You have a very bad throat. I want you to go to the drugstore and get this medicine." The doctor writes the name down for Mr. Green. The doctor says, "When you get home, I want you to go to bed and stay there all day." "Yes, doctor, I will," says Mr. Green. Mrs. Green pays the doctor. They stop by the drugstore to buy the medicine. Mr. Green stays in the car. Mrs. Green gets the medicine Mr. Green needs. They go home in the car. Mr. Green gets in bed after he takes the medicine.



CARD
786


grow
orchard
field
garden
fruit
peach
vegetable

corn

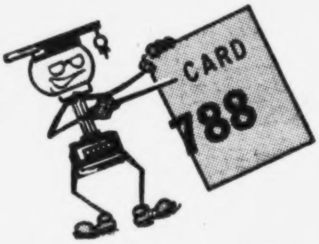
hay

plant

pick

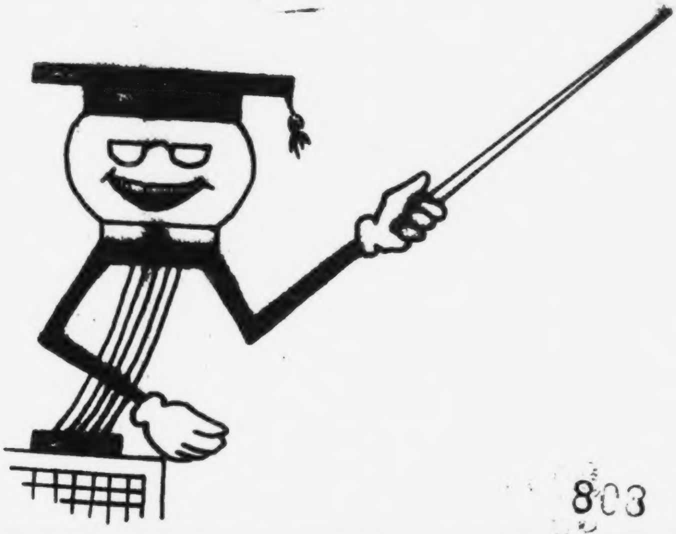
harvest

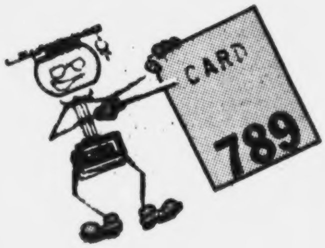
ready

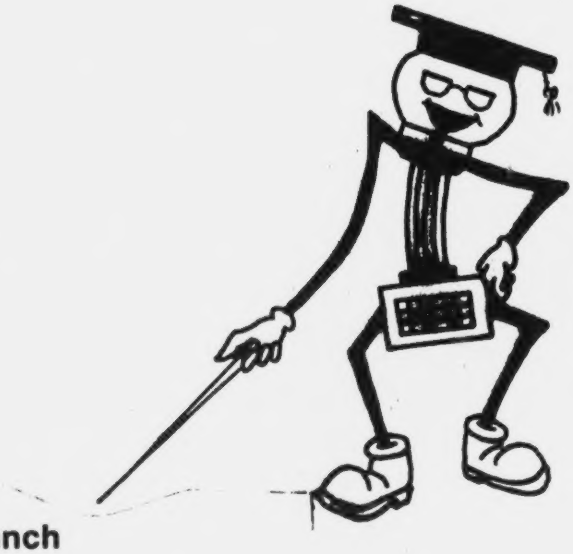


Jobs People Do on Farms and Ranches in Texas

Outside of Austin, Texas, in the rural areas, there are ranches. We get the milk we drink from them. They give us many of the fruits and vegetables we eat every day. Work on a farm and ranch is hard. People who work on them have to feed the animals every day. They have to plant corn and hay in the fields. They have to plant vegetables in their gardens. They have to water the trees in the orchards. When the vegetables and fruit grow and are ready for harvest, they have to pick them. This is very hard work in the hot Texas sun. Many farmers and ranchers have to work every day. They have to feed their animals seven days a week! But when they do not have to water the orchard, plant, or harvest, they can hunt in their fields for quail and rabbits. Some have lakes they can fish in. Farming and ranching is not all work. It can be fun when you catch a big catfish to eat or get a quail or a rabbit when you go out to the fields to hunt.

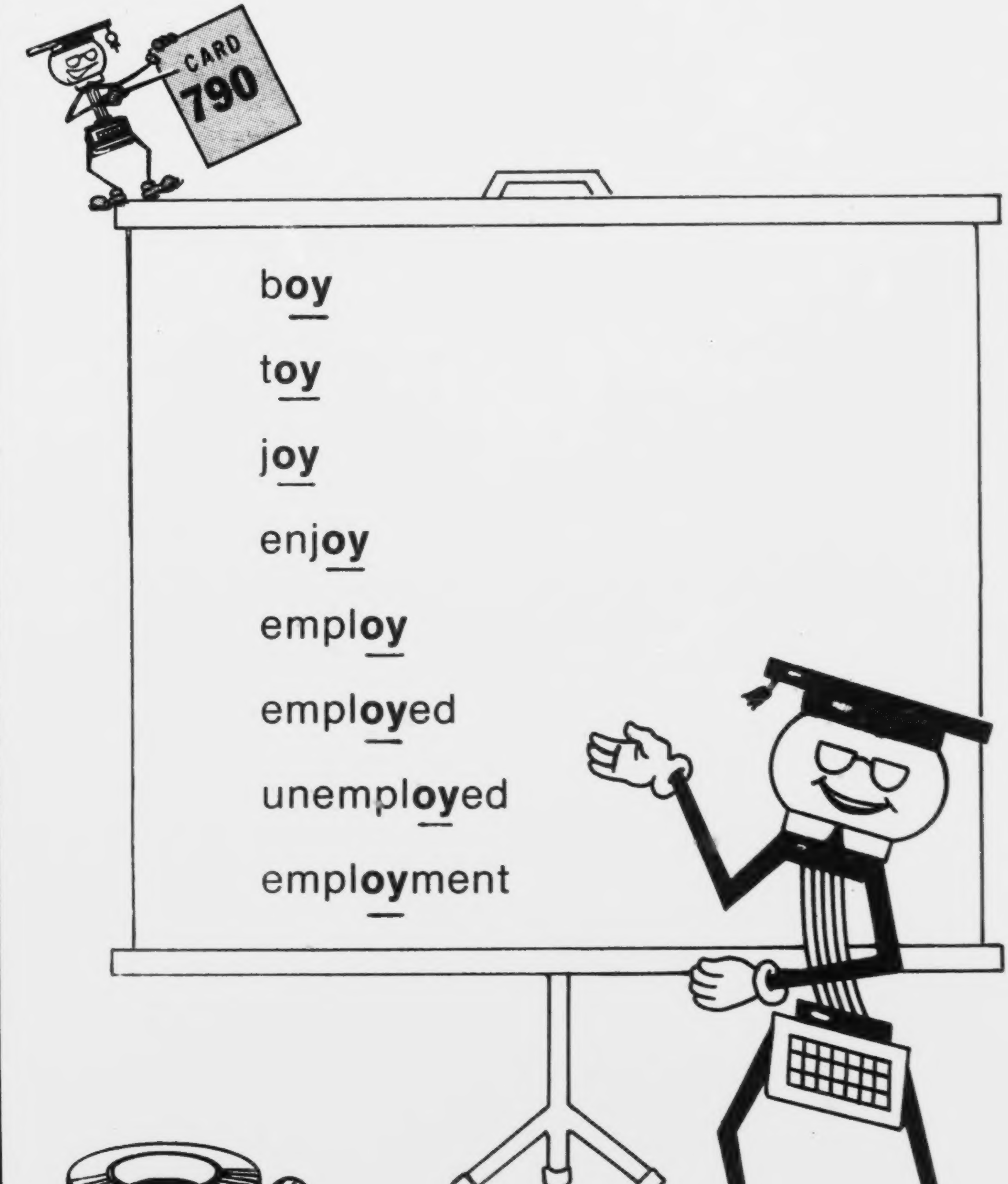






The Boys go to the Ranch

It is Saturday. The weather is clear and sunny. The boys, Bob and Joe, ask Mr. Day to take them to Mr. Day's ranch out in the country. Mr. Day says, "Yes, this is a good day to go to the ranch." Mr. Day says, "Go ask Mrs. Day to please fix a lunch to take with us." The boys go to the kitchen to see Mrs. Day. She is mopping the floor. They tell her about the lunch and the trip to the ranch. "Yes, boys," she says, "I will fix you a lunch. I will make you some cold ham sandwiches. And you can take one of my apple and peach pies with you." "That will be a good lunch," the boys say. Outside, Mr. Day gets his gun and three fishing poles. He and the boys can hunt and fish afer they get to the ranch. The boys get in back of the truck. Off they go to the ranch! Soon Mr. Day stops the truck. The boys look up the road. They see a policeman and a police car in the street stopping people. Mr. Day and the boys get out of the truck. They go over to where the policeman is. The policeman tells them, "The men have to repair the road where the rain washed some of it away." The boys looked on as the men fixed the road. Then the policeman says to them, "You can go on to the ranch now, Mr. Day. Good fishing and hunting!" The boys get back into the truck and away they go down the road to the ranch!



b**oy**

t**oy**

j**oy**

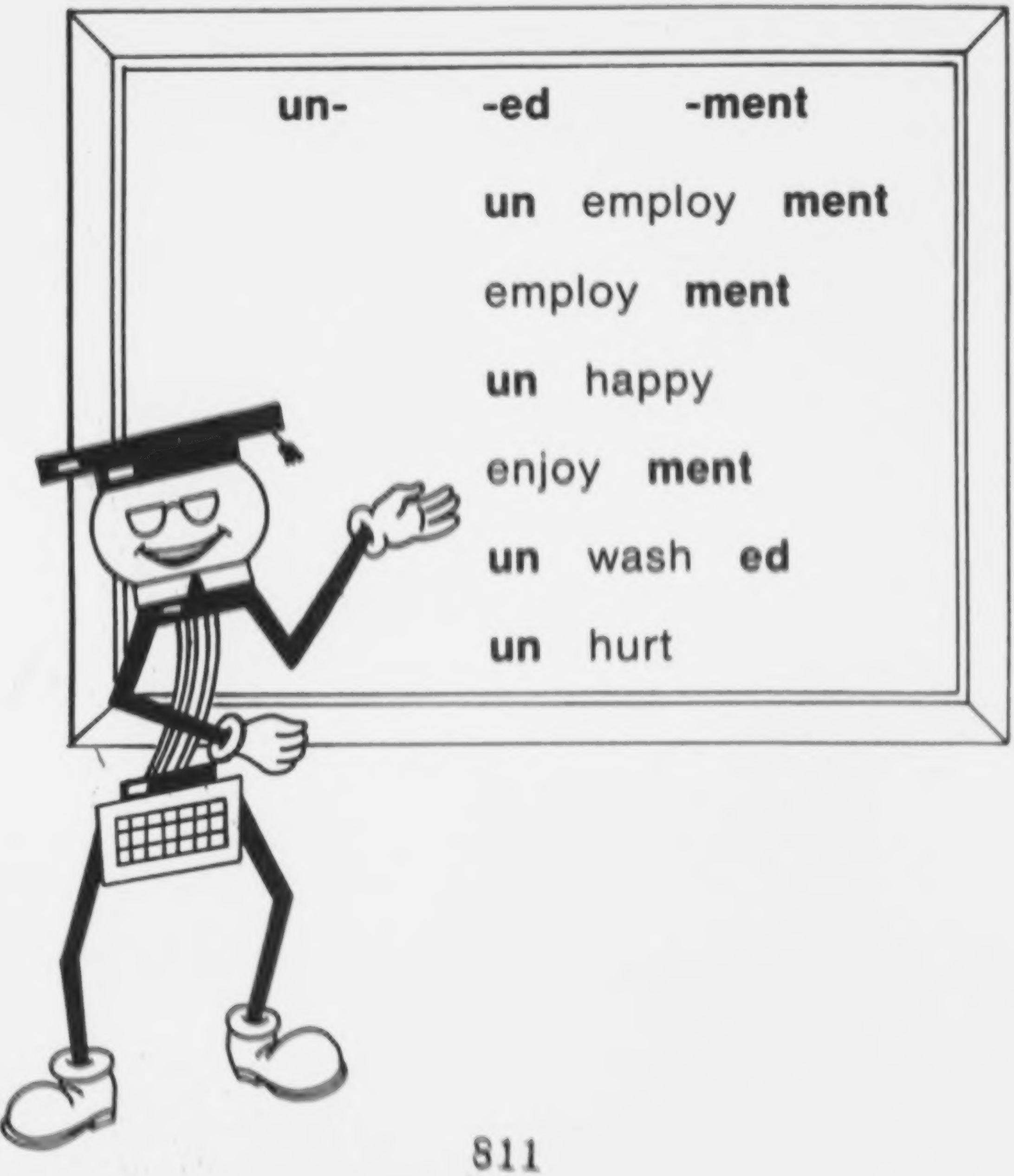
enj**oy**

empl**oy**

empl**oy**ed

unempl**oy**ed

empl**oy**ment



un- **-ed** **-ment**

un employ **ment**

employ **ment**

un happy

enjoy **ment**

un wash **ed**

un hurt

Jim Looks for a Job

Jim is eighteen. He wants to get a job. He goes to the State Employment Office on Second Street. The man in the Employemnt Office tells Jim to please sit. "Jim, are you employed now?" the man asks.

"No, I'm not," says Jim. "But I am eighteen now and I want to get a job to buy a car."

"What work can you do?" asks the employment office man.

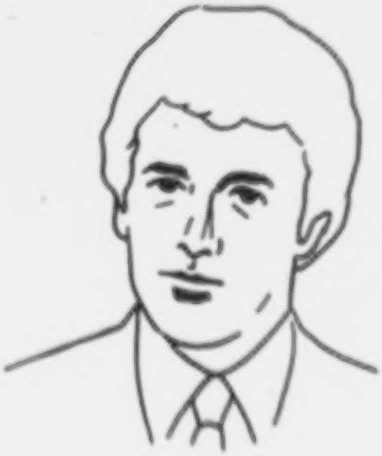
"I can work with farm and ranch animals, and I can fix cars and trucks." "That's good! First, please fill out this employment blank. You can sit over there in that chair, if you want to."

"Thank you," Jim says as he gets up to go over to the chair.

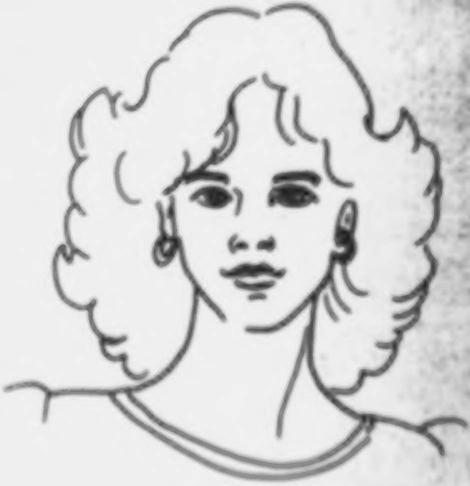
Jim fills out the blank. Then he writes his name on it where it asks what his name is and where he lives. Then he takes it back to the employment office man.

"Now that we have your name and address," the man tells Jim, "We can tell you when we have a job for you."

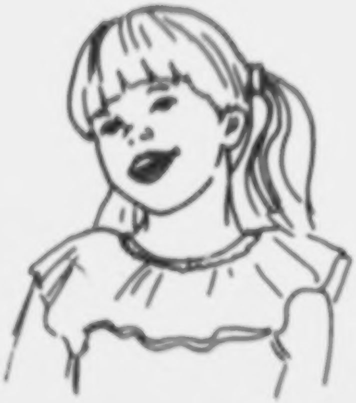
"Thank you," says Jim. He gets up and goes outside to the bus stop. He wants to catch the bus and go to the bank. He wants to cash a check to get some money to spend.



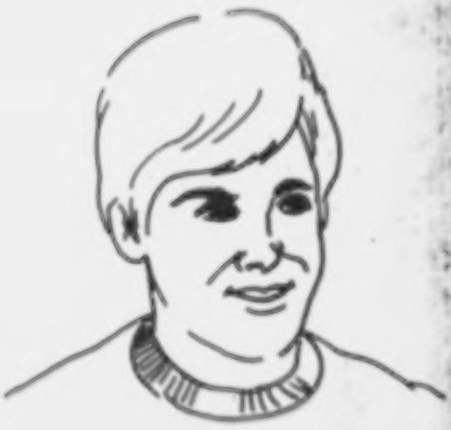
Joe Smith



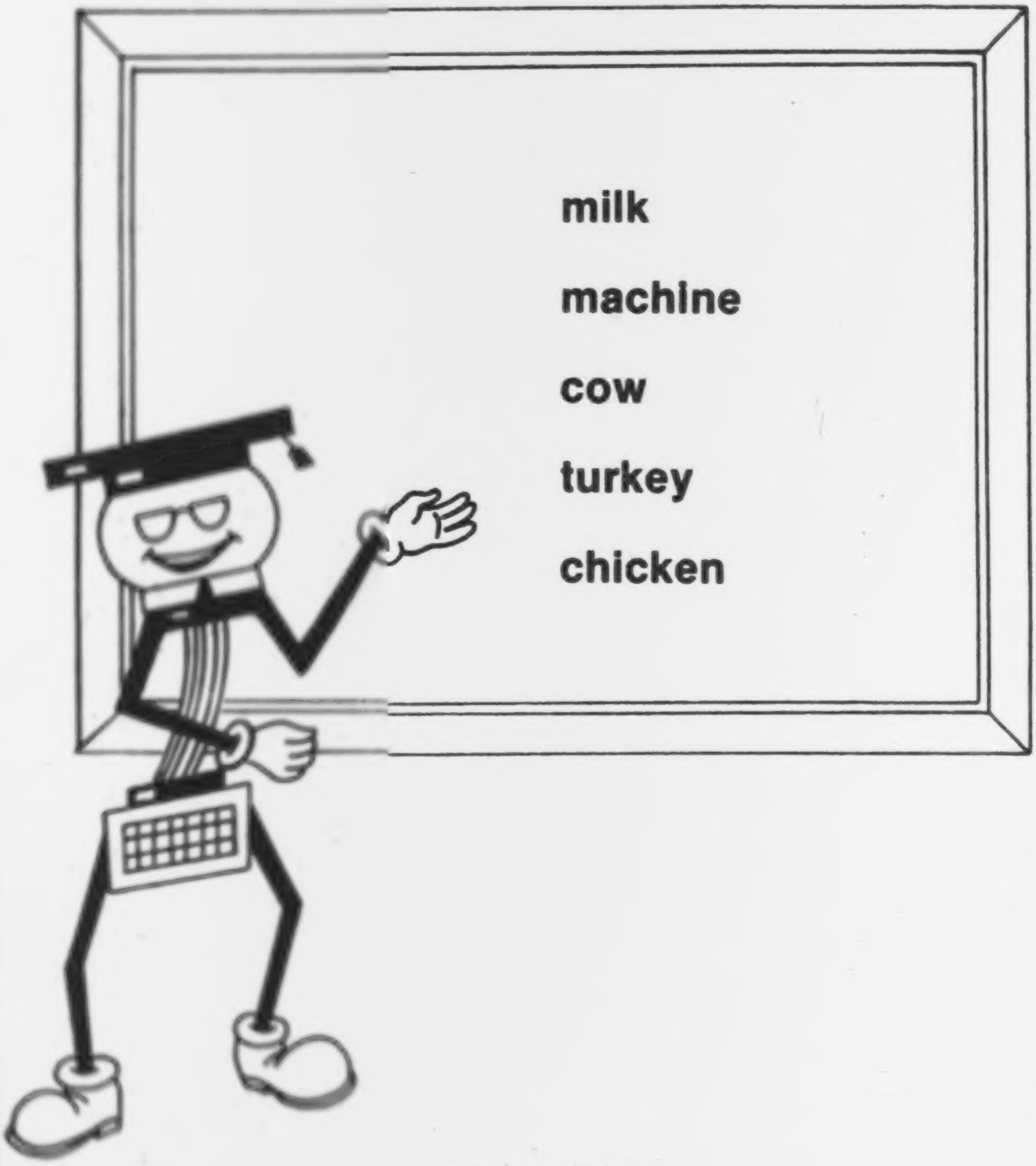
Mary Smith



Ann Smith



Bill Jones



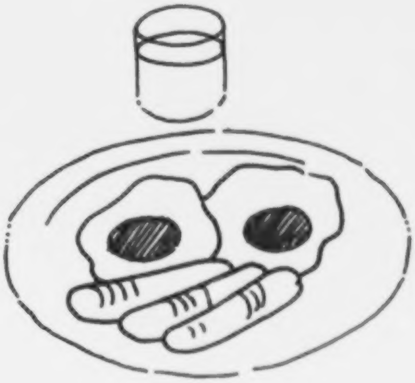
milk

machine

cow

turkey

chicken



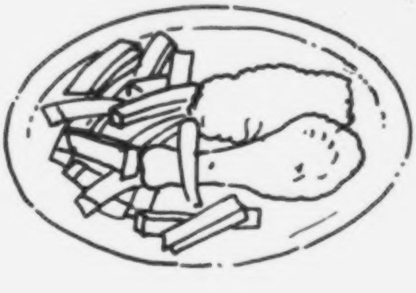
breakfast

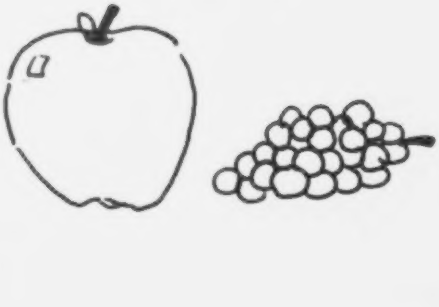
lunch

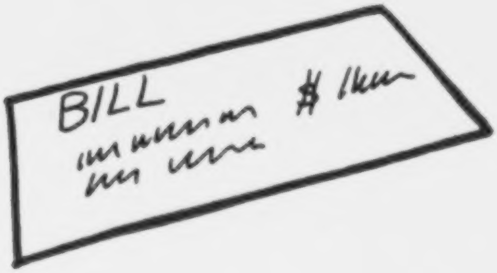
dinner

supper

snack







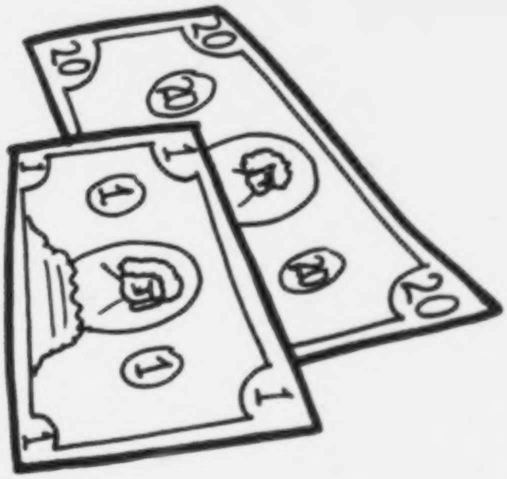
cost

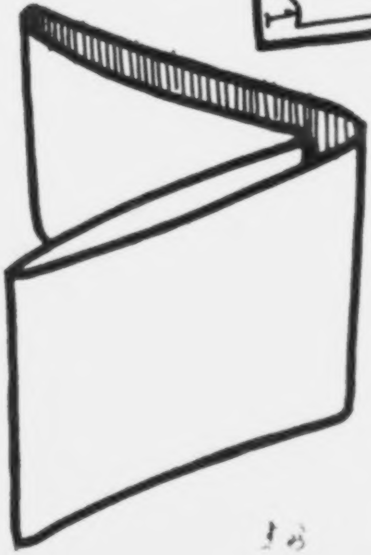
bill

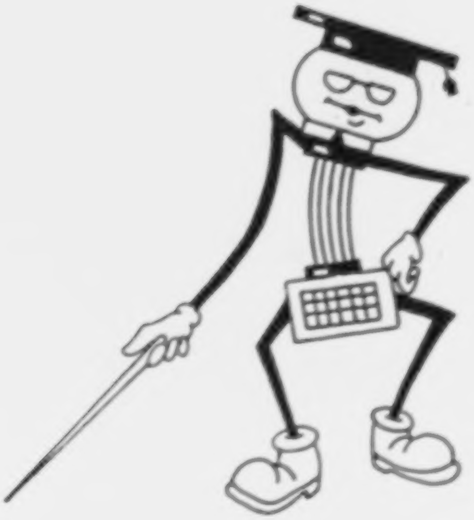
five dollar bill

twenty dollar bill

wallet


20
20
20
20
1
1
1
1
1
1





How Joe Did Not Give Up

It is the last day of August now and Joe Smith is out of work. He looks for work every day on the farms outside of Austin. Joe is a good man, he works hard, and people like him. But now he cannot get a job. He is unemployed. Machines are doing the work on the farm. They milk the cows. They plant the corn. They pick the cotton. They feed the turkeys and chickens.

Joe goes home, sad and unhappy. "Mary, I can't get any work this year on the farms. There are machines in all the cotton and corn fields, machines feed the animals and machines milk the cows."

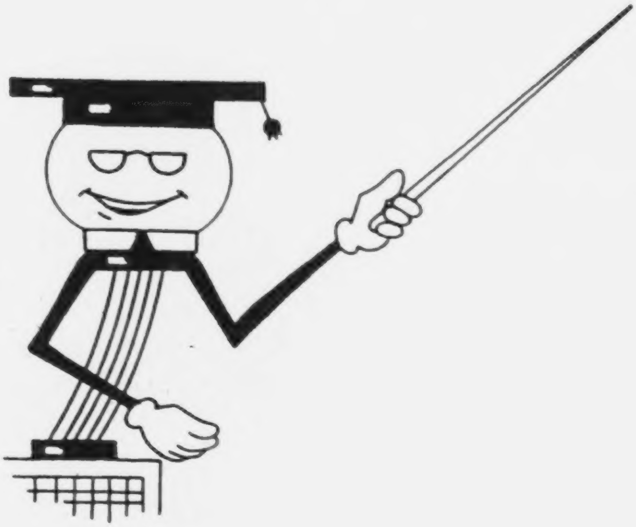
"Oh, Joe, that's very bad. You need to go into town and look for a job. You can get a job in town if you go and look for one."

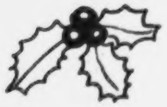
"Yes," Joe says, "I will look for a good job in town."

Every day Joe goes into town and looks for work. First he goes to the State Employment Office, but every day there are many people there. All of them are looking for work. Then Joe goes to the employment office in stores and offices and plants. He looks very hard, but he cannot get a job. He gets an unemployment check each week to buy food and pay bills with. The months of September, October, and November go by. Some weeks Joe works for two or three days. Some weeks he does not work at all. One day his little girl, Ann, comes running home from school. "Mom, Dad," she shouts. "There is a Christmas tree at school. Christmas must be coming soon! I very much want a big doll for Christmas!"

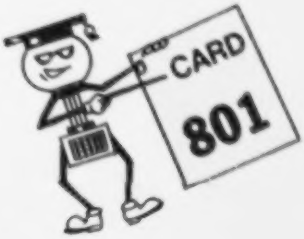
Joe looks at his little girl and then at his wife Mary. Mary is mending a bad rip in her old blue coat. Joe is very sad as he looks at them mending a bad rip in her old blue coat. Joe is very sad. "You need a coat Mary, and Ann wants a big doll, but this Christmas I can't buy a doll or a coat. We need all our money for our food, and to pay our bills," he says.

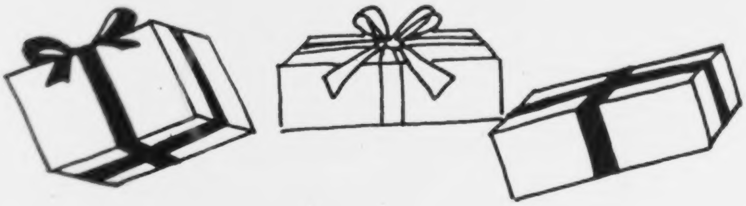
"Don't be sad, Joe," says Mary. "I can make a good doll for Ann. See, I can cut a big doll out of this cloth over here. I can fill it with rags and put some strips of brown cloth on its head for hair. Then you can make a face on it for me." Joe smiles at his wife. She is a very good wife. It makes him happy to look at her as she works about the house.



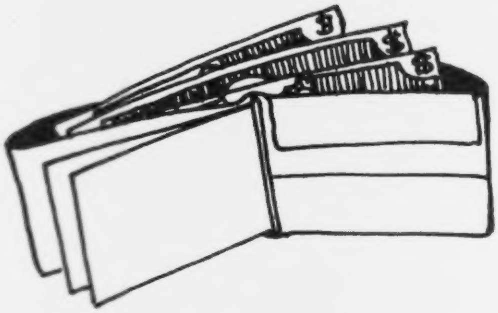


The sun goes down and Joe goes out into the night. The weather is very cold and wet. Joe thinks hard about the family Christmas. He looks in the stores. In one store he sees a big doll with a long, white dress. It costs ten dollars. Ten dollars! And over there is a brown coat for fifteen dollars. What a good coat for Mary for Christmas! Joe looks down at his hands. Now they are red with cold. He says, "I can work hard with these hands, but how can I when there is no work for me to do." Joe feels very, very sad. "What can I do?" he asks. "What can I do?"





Many people are going in and out of the store where Joe is. They are all smiling and buying toys for their children. Every one is singing Christmas songs, but Joe does not want to sing. Joe looks up. He sees a man with many Christmas boxes in his hands. There are red and blue and green boxes. The man gets into a big car and goes away, happy. Joe is about to go back home when he stops. What is that out in the street? It looks like the man's wallet. It is! Joe picks up the wallet. What is he to do with it? He goes home in the cold night to show the wallet to Mary.

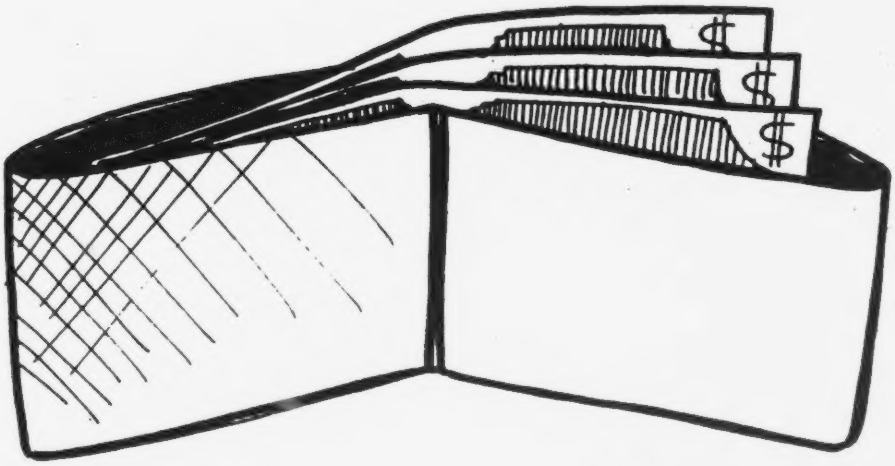


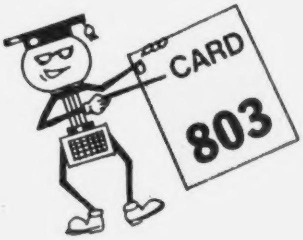
"Mary, Mary, Mary! Look at this!" he shouts, as he gets home.

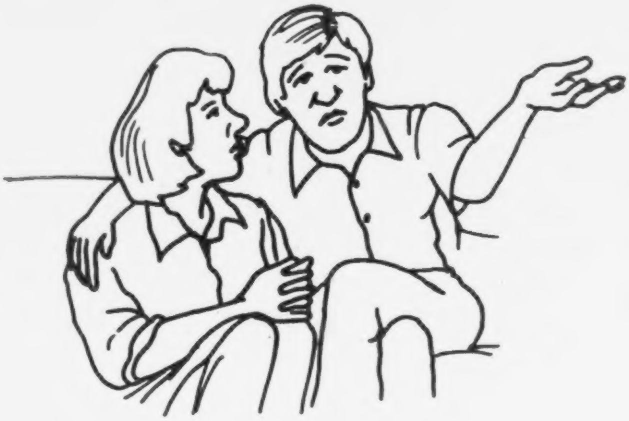
"What is it, Joe?" Mary asks.

"See, it's a wallet." Then Joe tells about the man getting into his car with all the Christmas boxes.

"What's in it?" asks Mary. She and Joe look inside the wallet. Inside there are ten one dollar bills, and three five dollar bills and five twenty-dollar bills! "This is much money", says Joe.







Mary says,“Joe, with all this money we can have a good Christmas. We can buy Ann some dresses and a doll, and we can get you the pair of pants and the coat that you need.”

“But Mary,”Joe says,“this isn't our money. Look in the wallet. It says Mr. Bill Jones, 140 Church Street, Austin, Texas. This is Mr. Jones' money, not our money.”

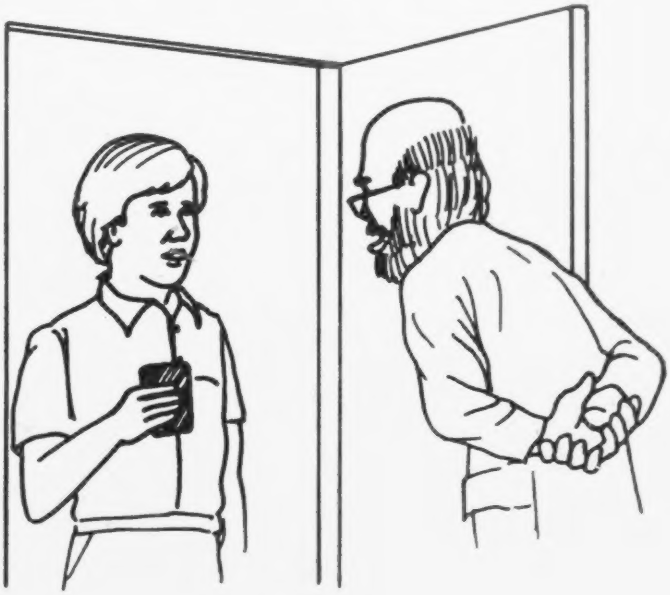
“No, Joe it isn't ours”, Mary says,“but we need it. Mr. Jones has a big car and a big house. He doesn't need this money, but we do.”

“Mary,”Joe answers,“I have to take this wallet back to Mr. Jones. Yes, we do need the money very much, but it is not our money.”Joe goes out of the house into the cold and wet night.

He takes the bus and finds 140 Church Street. He goes up to the big house. "Is Mr. Jones here?" he asks.

"I am Mr. Jones," the man in the house says, "What can I do for you?"

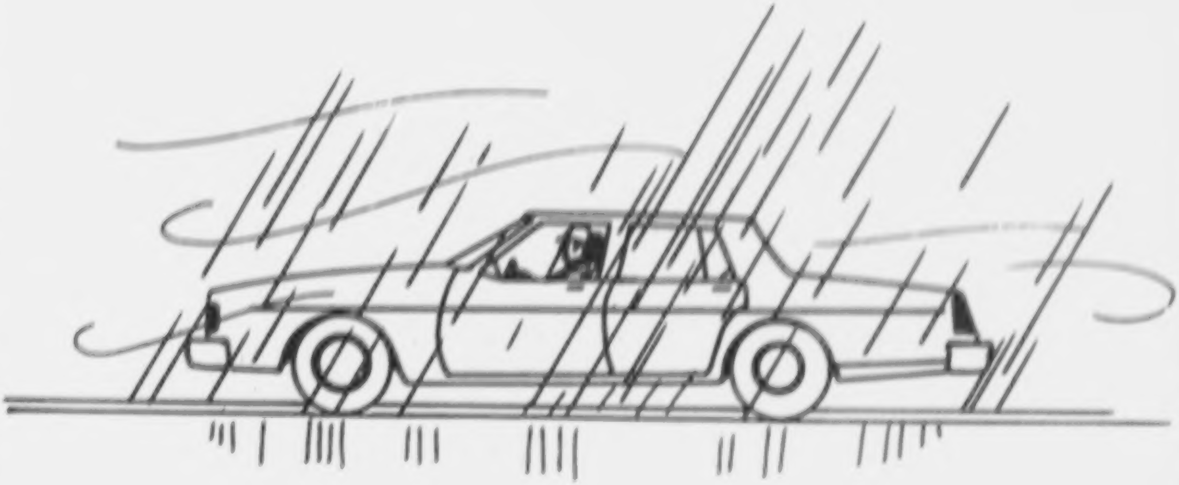
"My name is Joe Smith, and I think this is your wallet," answers Joe. Then he tells Mr. Jones about picking up the wallet in the street.



"Mr. Smith," says Mr. Jones, "I want to thank you for this. You are a good man. I'm looking for a man like you to work in my store. Do you have a job now?"

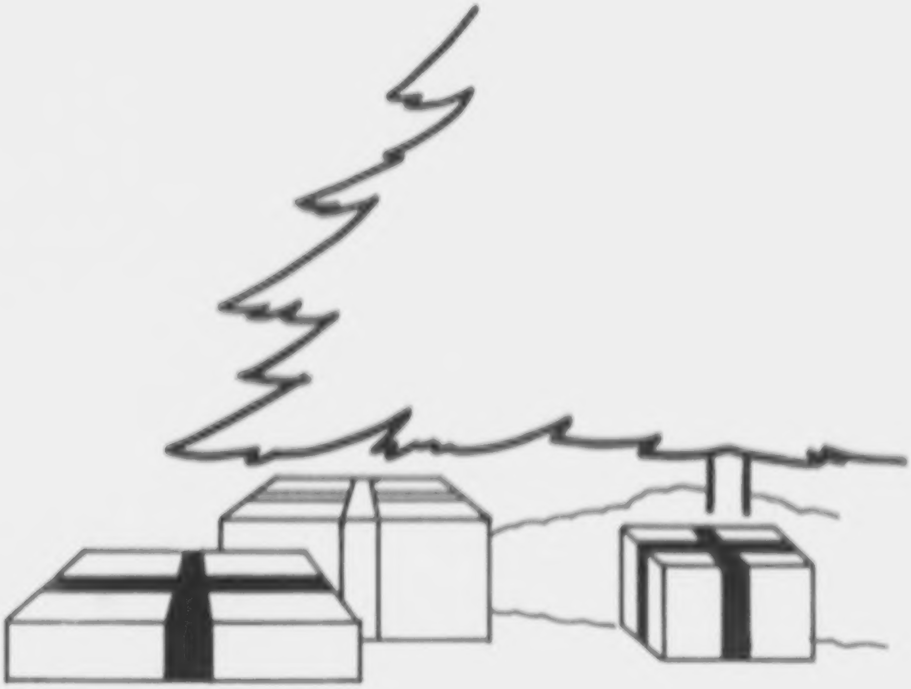
"No, I don't, but I need one," answers Joe.

"Good! Come to my store on Monday. I have a good job for you in my store. Now, I want to take you home in my car." It is very cold and wet out. "Tell me, Mr. Smith," he says, "Do you have any children? What does your wife want for Christmas?" Mr. Jones and Joe go into town in the big car. He takes Joe home.



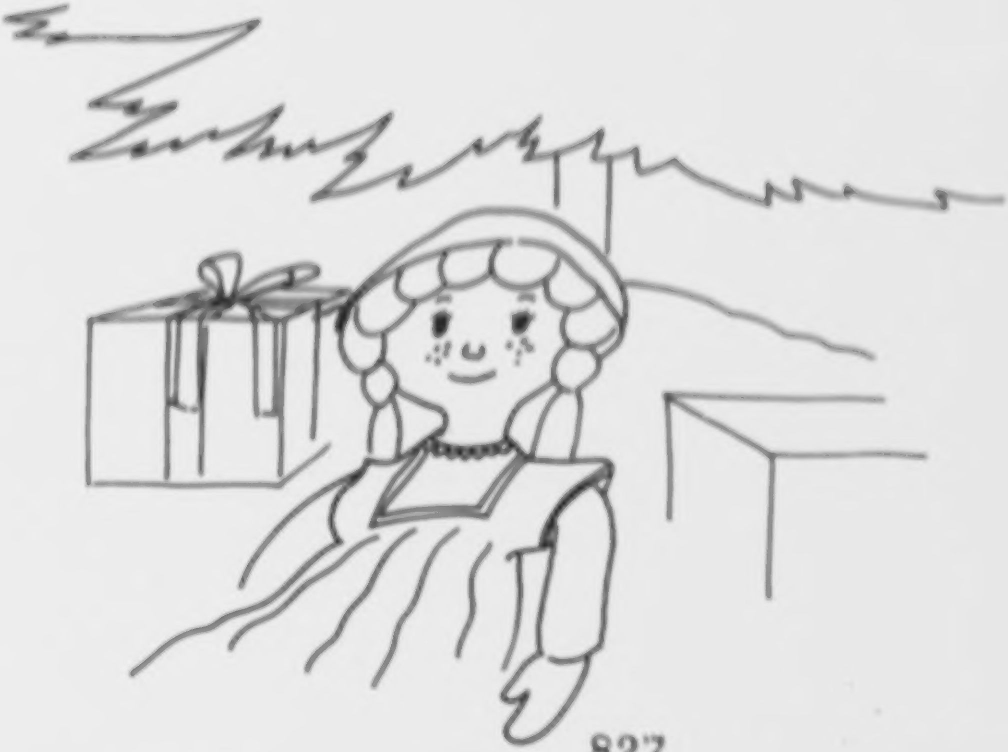
It is Christmas day. Joe brings home some boxes from the store, to put under the Christmas tree. Mary puts the rag doll for Ann under the tree. There is a box for Joe from Mary under the tree. They all look at their Christmas boxes. Joe looks at his box first.

"Oh Mary! This is a cake from you! It looks so good! Thank you very much!"



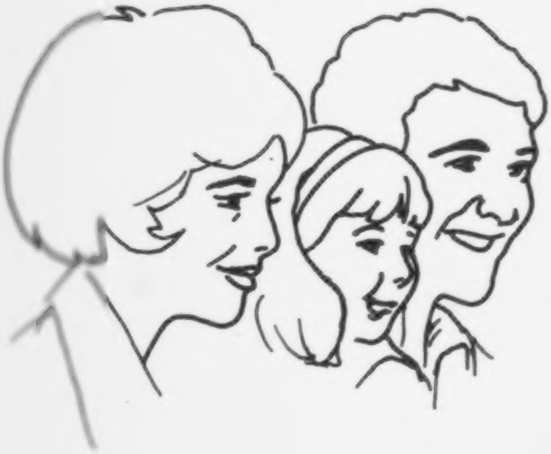
There is a brown coat in the box for her. She puts the coat on and smiles at Joe."Joe, I like this brown coat! Thank you, thank you for my good Christmas!"

Then Ann looks in her Christmas box and sees a big doll with a long white dress. Then she looks at the rag doll under the tree."Mom", Ann says,"now I have two dolls, but I like the rag doll best of all, she can sleep in my bed with me, but the big doll must sit in a chair. I don't want her to get injured."



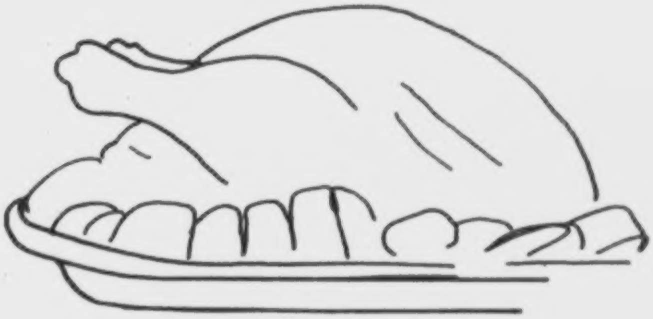
Joe and Mary are smiling. They are very happy. This is a happy Christmas for the Smith family. Joe has a good job working for Mr. Smith. Mary has a new brown coat and Ann has a big doll with a long white dress.

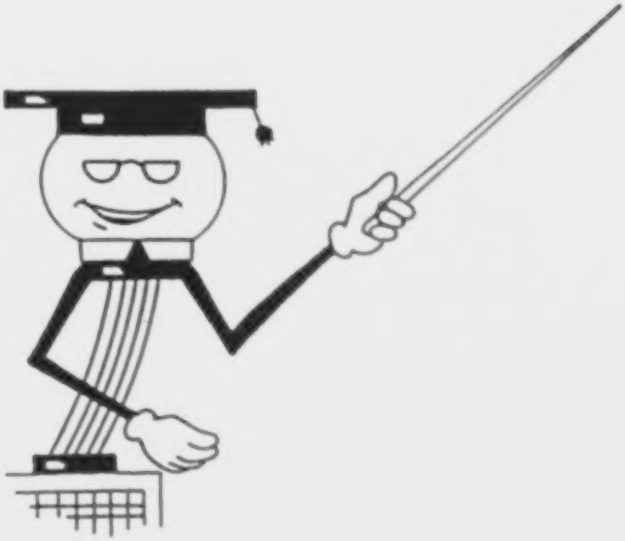
"Yes," Joe says to his family, "this is a very good Christmas!"



"Come," Mrs. Smith says, "Let's go to the kitchen. I have cooked a big Christmas dinner for us!" "Do we have a turkey?" asks Ann. "Yes, we do, Ann," Mrs. Smith answers, "and vegetables and a big, big pie."

"Oh, good!" Ann says, "I like all these things." The Smith family goes into the kitchen. They eat their Christmas dinner and sing Christmas songs. Mr. Smith says to them, "We have much, much turkey. We will have to eat turkey for breakfast, lunch and dinner all week to eat it up!" He says, "There will be turkey for snacks at night for many nights." Mrs. Smith and Ann smile at Mr. Smith, "You can eat my turkey, Dad," Ann says. "I will eat all the pie. I like Mom's pies." "No, thank you, Ann," Mrs. Smith says, "We will all have turkey together." Mrs. Smith says, "Joe, you two go on into the living room now. I will make us some coffee." When Mrs. Smith brings in the coffee she sees that Mr. Smith is taking a nap. She smiles, happy about the very good Christmas she, her husband and her daughter are having.





milk

machine

cow

turkey

chicken

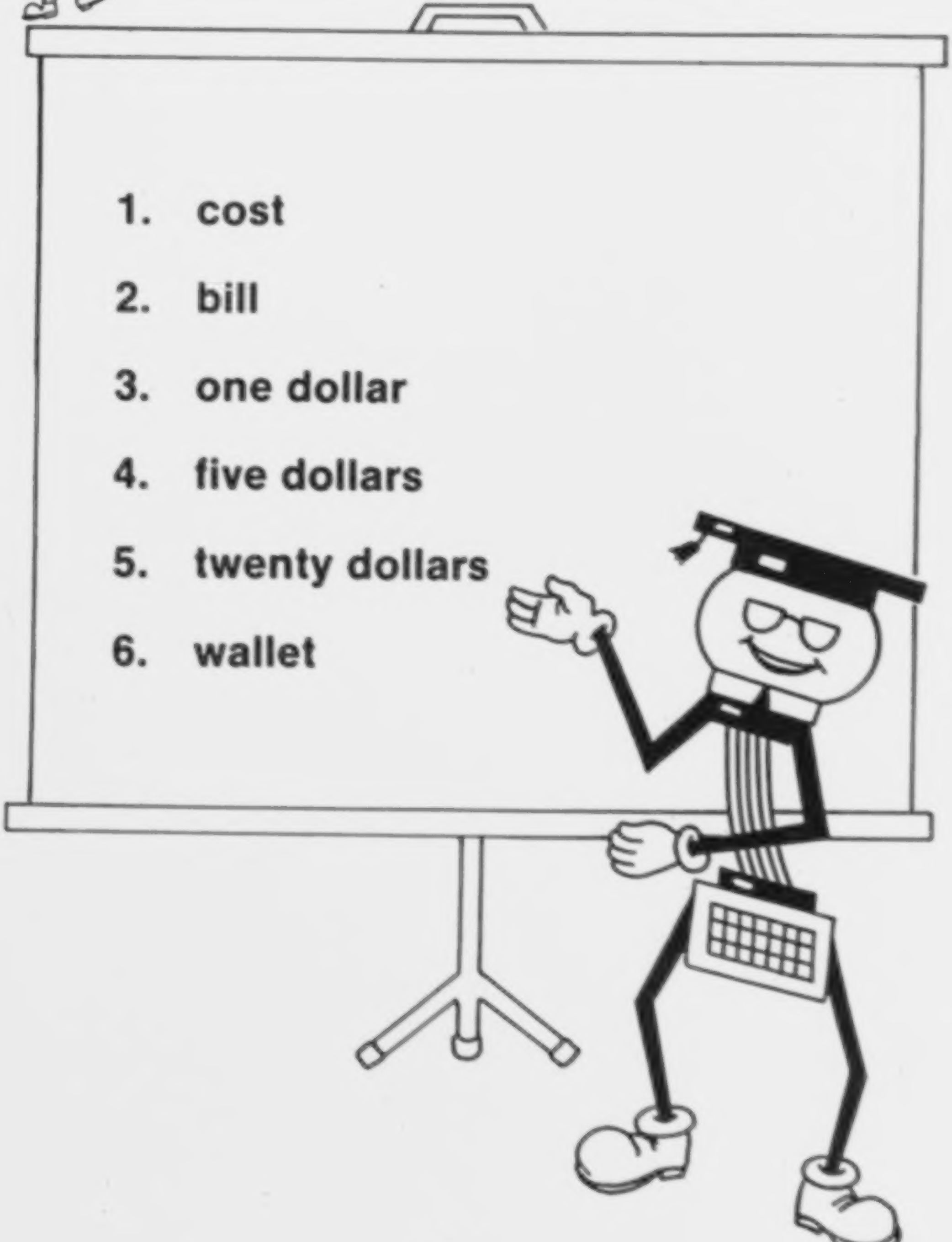
breakfast

lunch

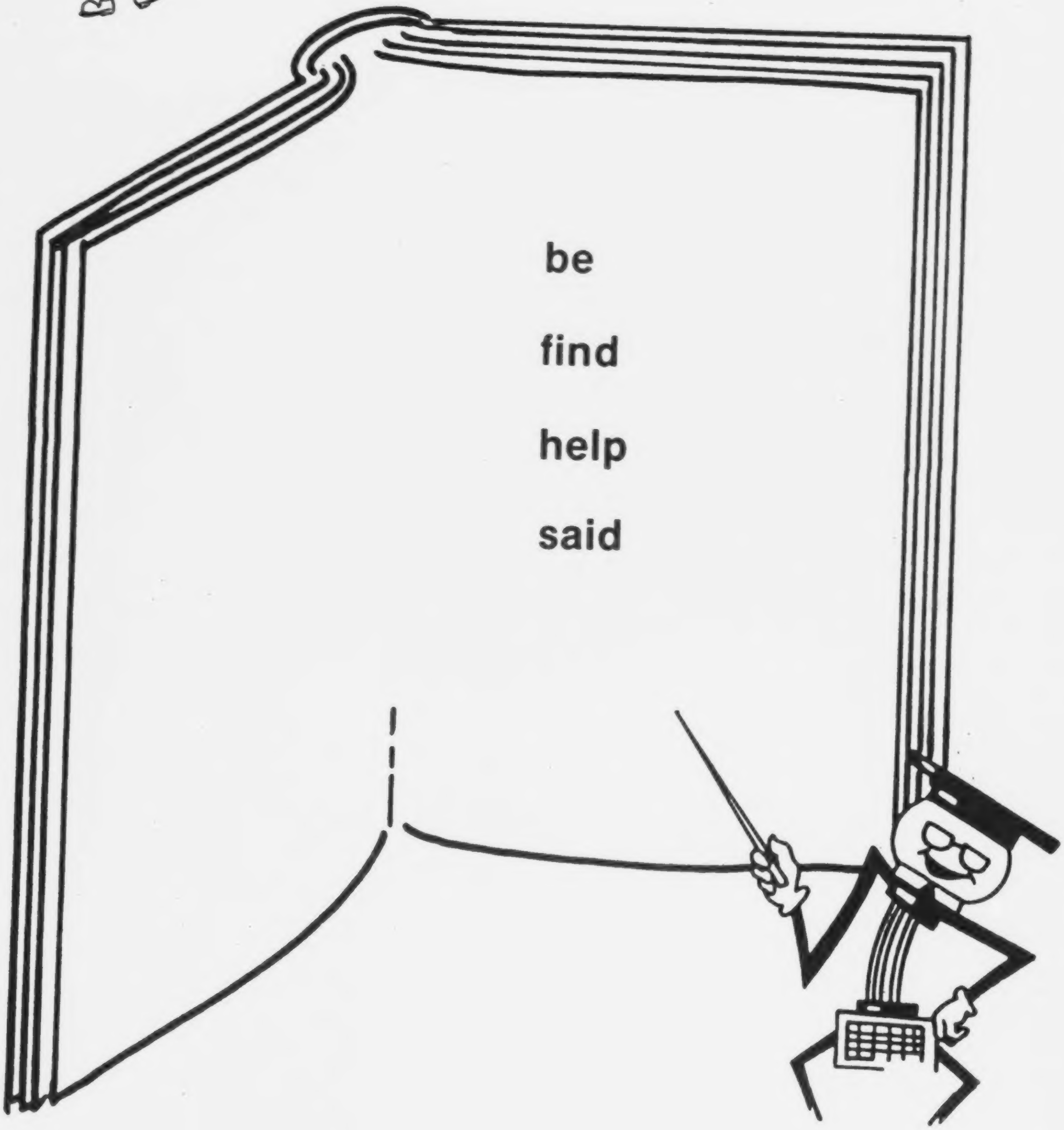
dinner

supper

snack



1. cost
2. bill
3. one dollar
4. five dollars
5. twenty dollars
6. wallet



be

find

help

said

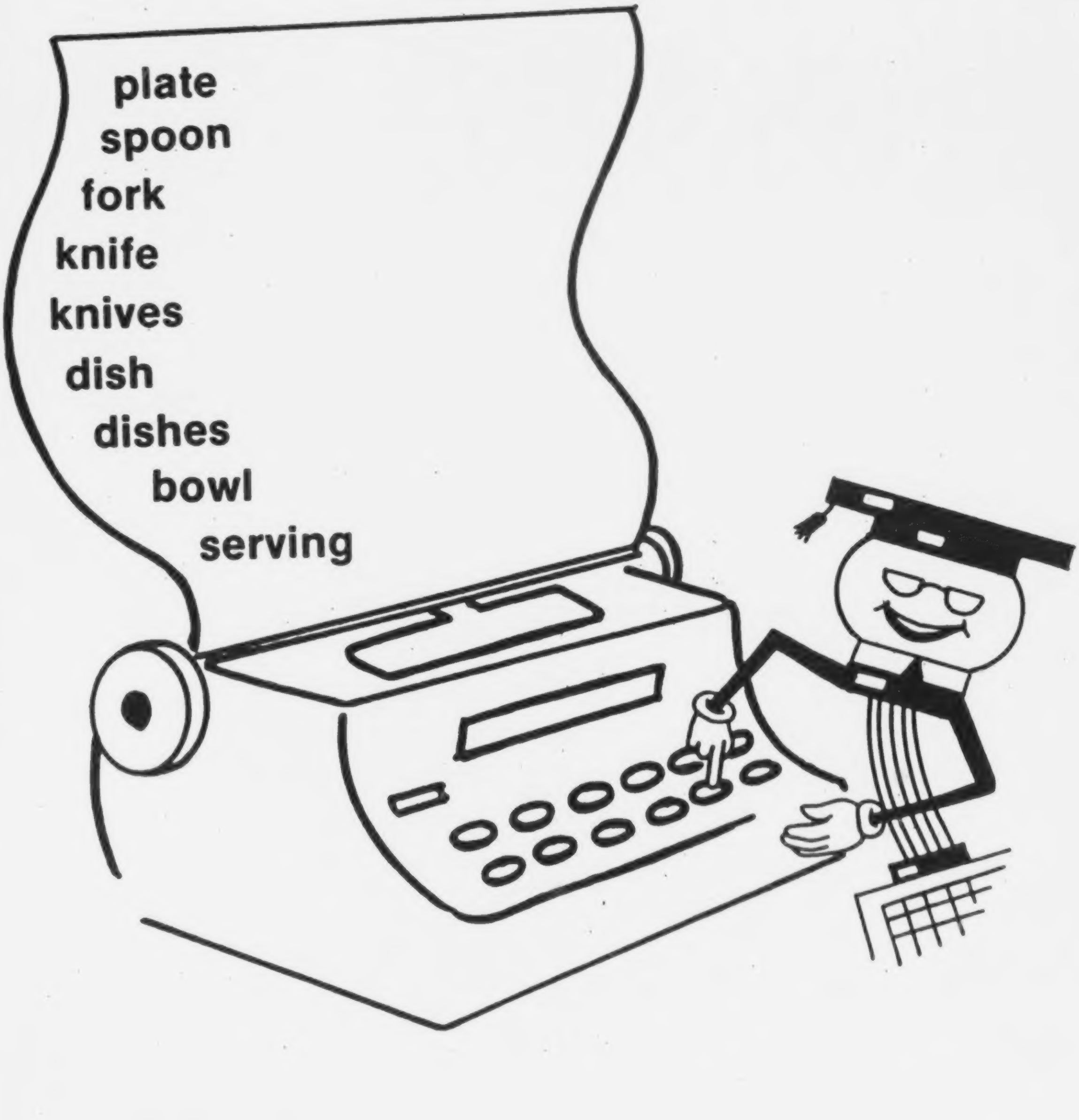


plate
spoon
fork
knife
knives
dish
dishes
bowl
serving

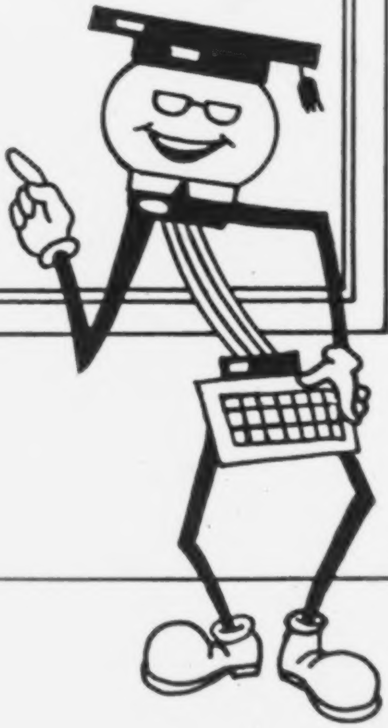
came

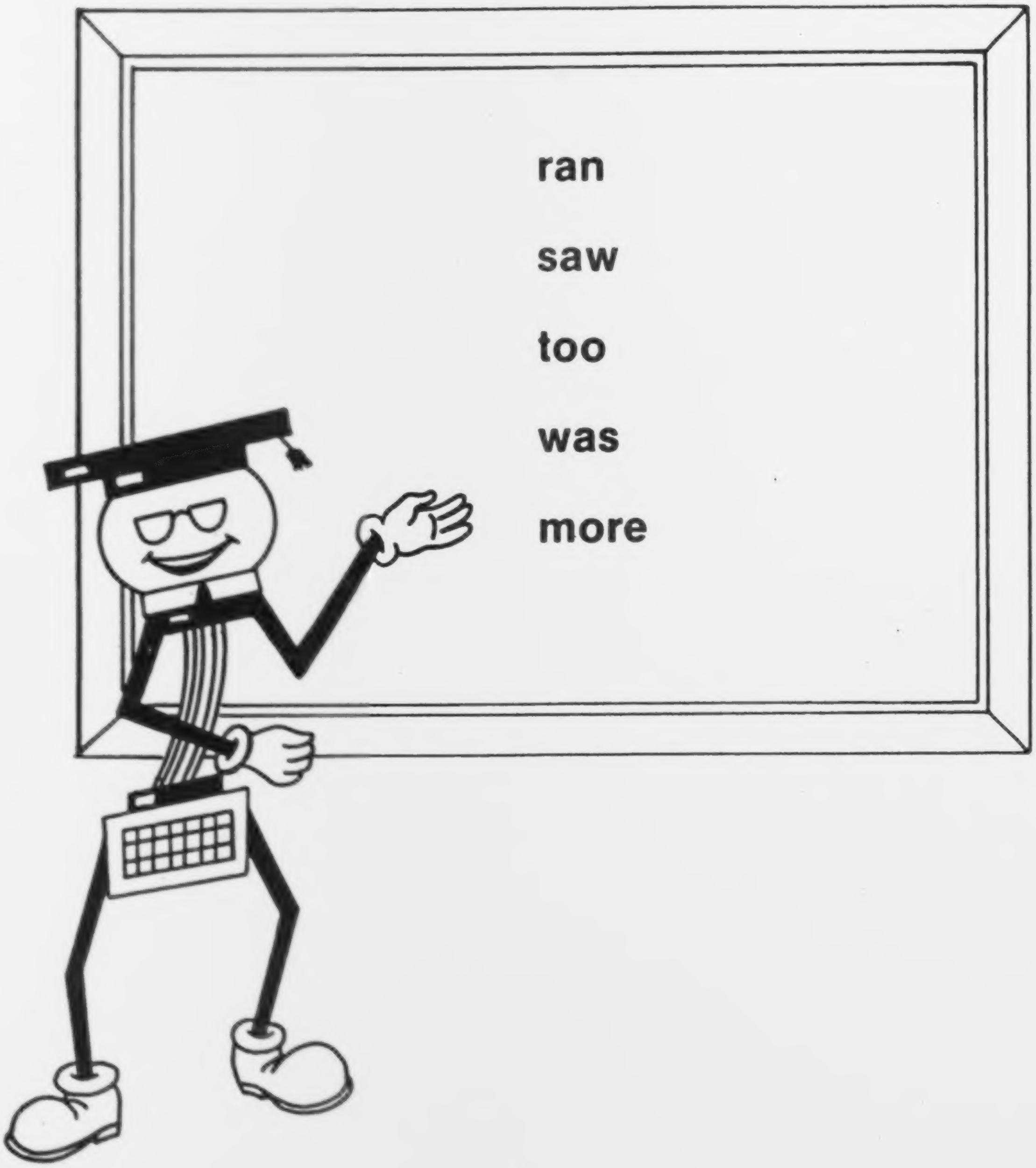
funny

so

fresh

did





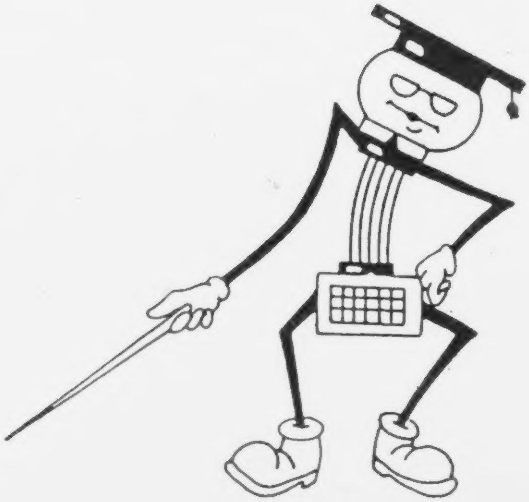
ran

saw

too

was

more



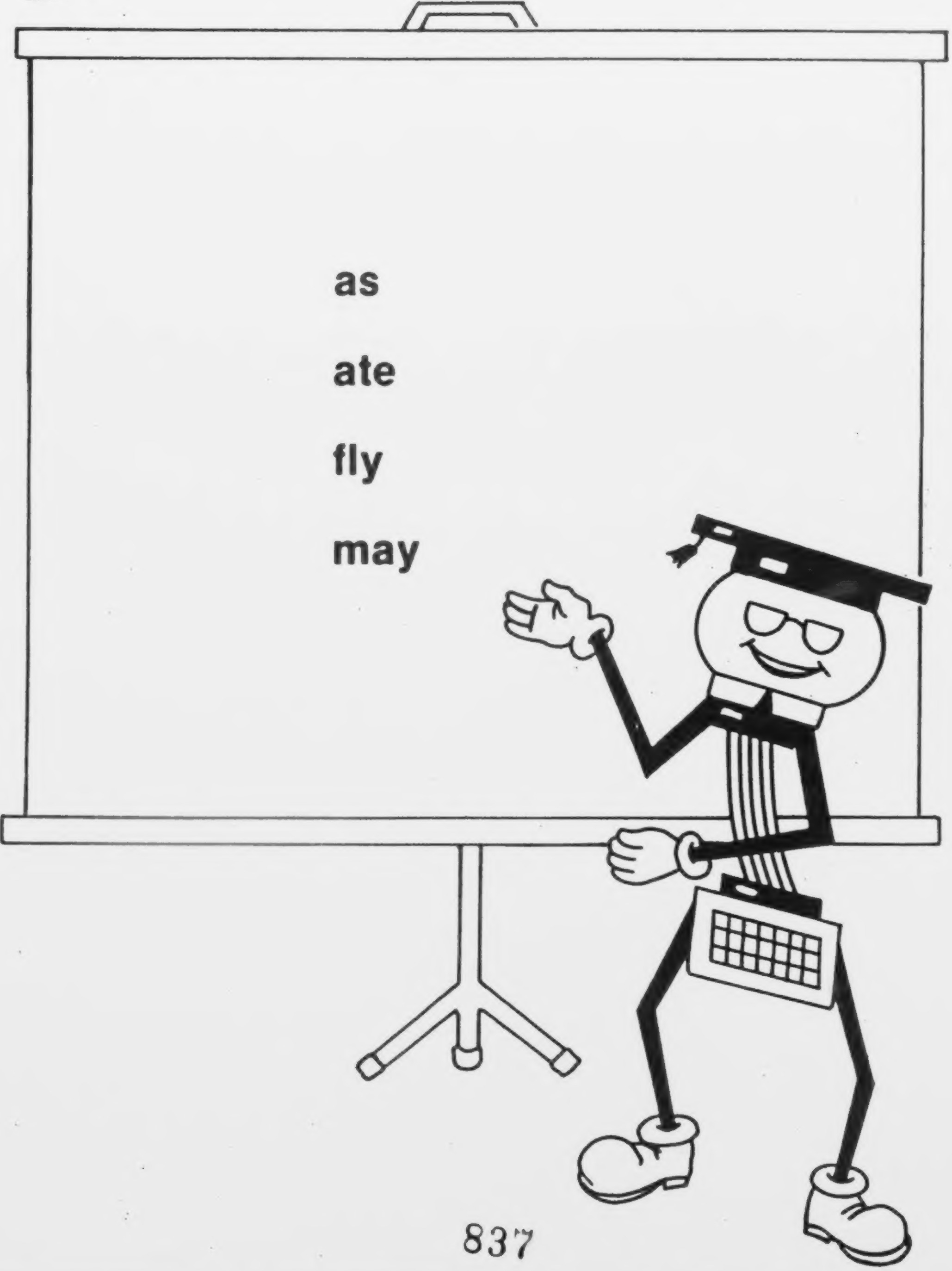
who

well

yellow

by

will

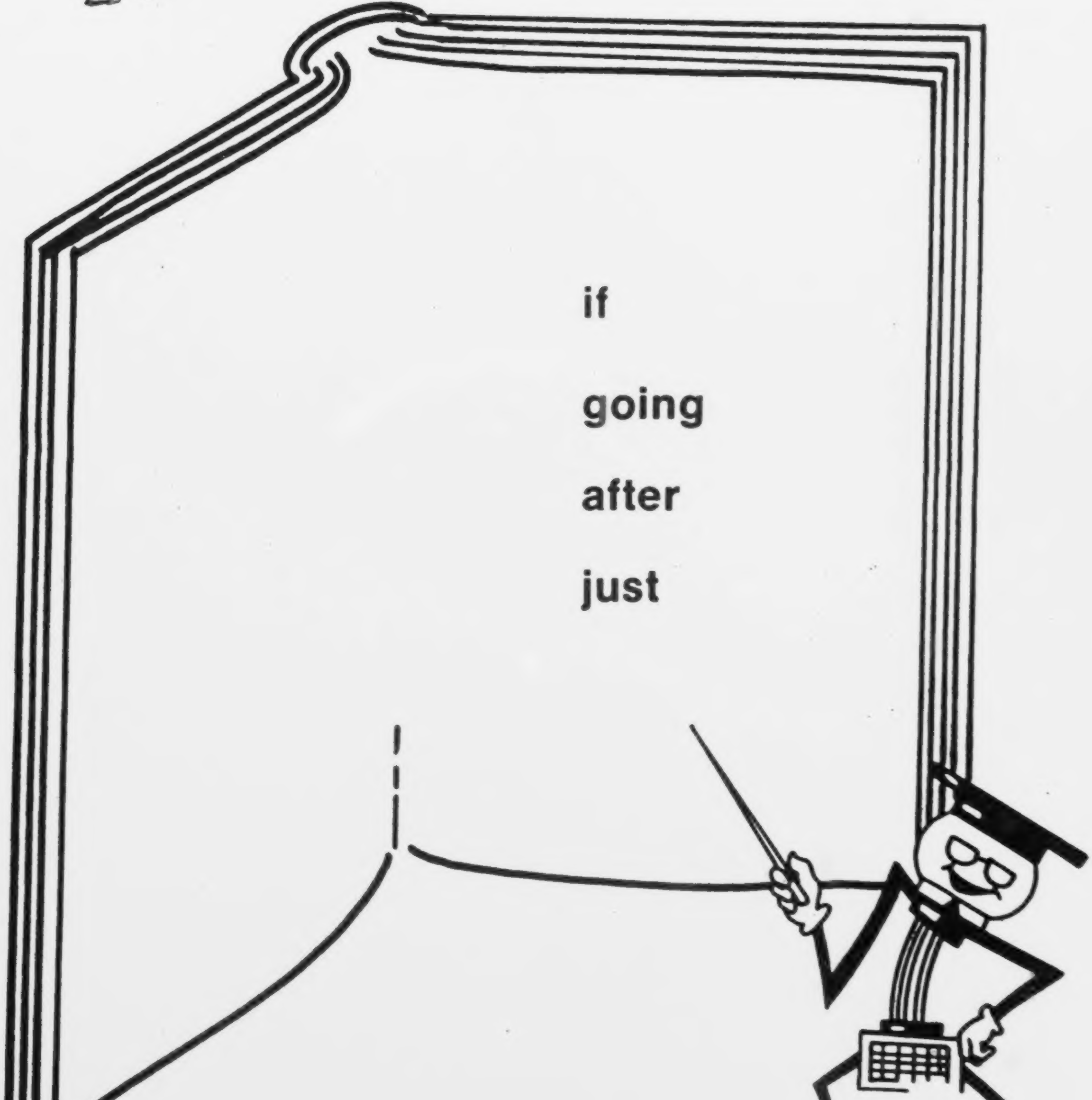


as

ate

fly

may



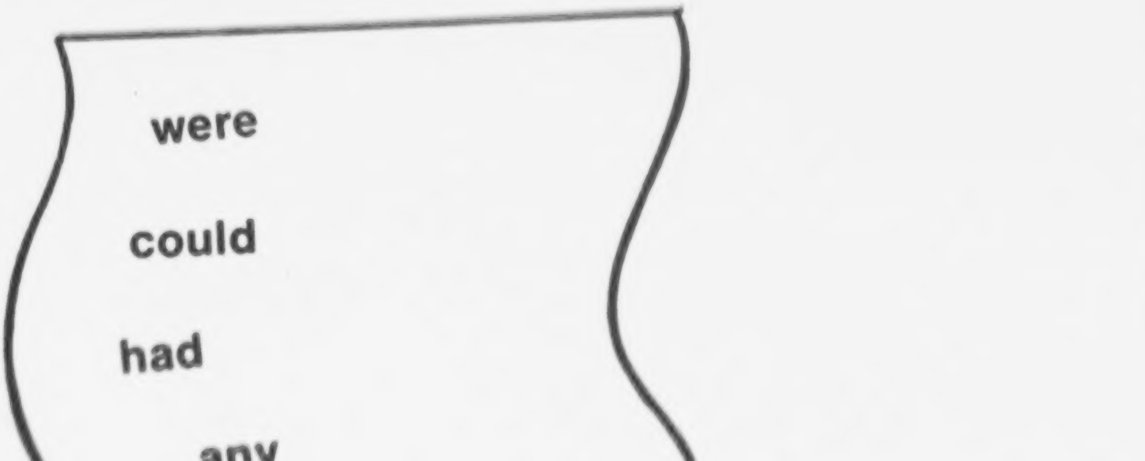
if

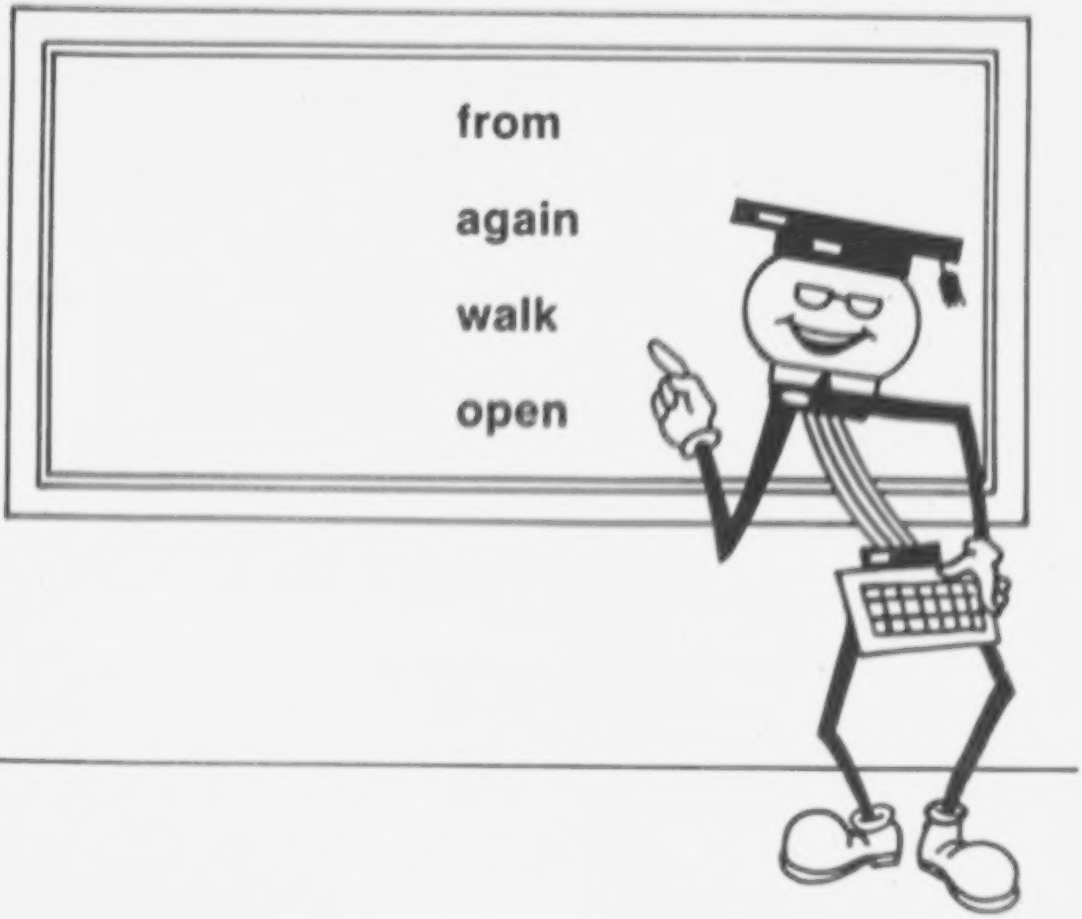
going

after

just

CARD
819


were
could
had
any



from

again

walk

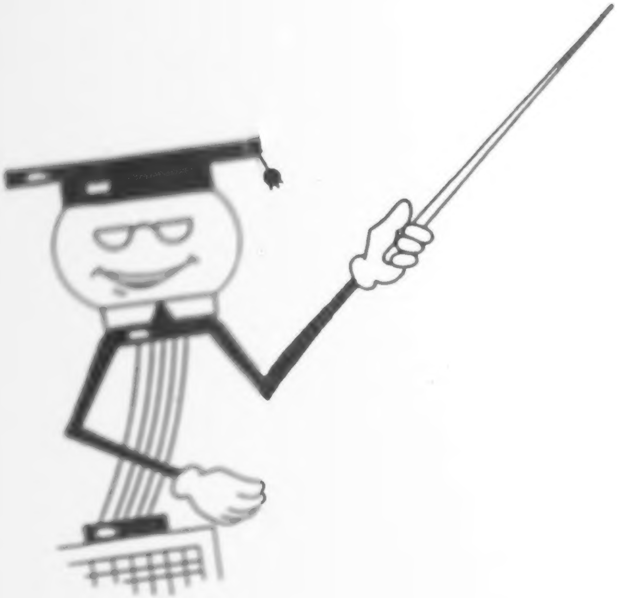
open

soon

ride

went

pretty



under

pull

fast

call

borrow

finance

financing

dealer

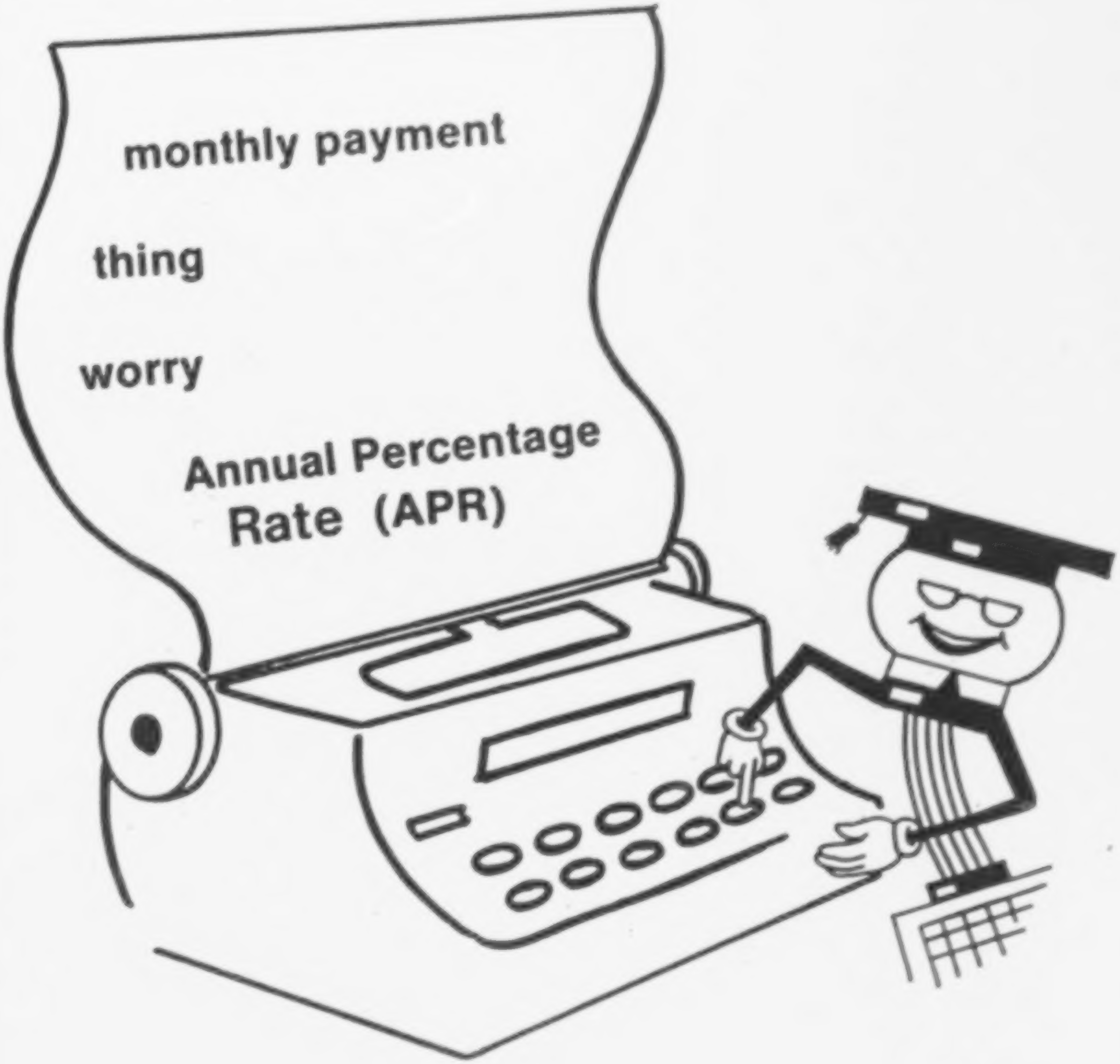
remember

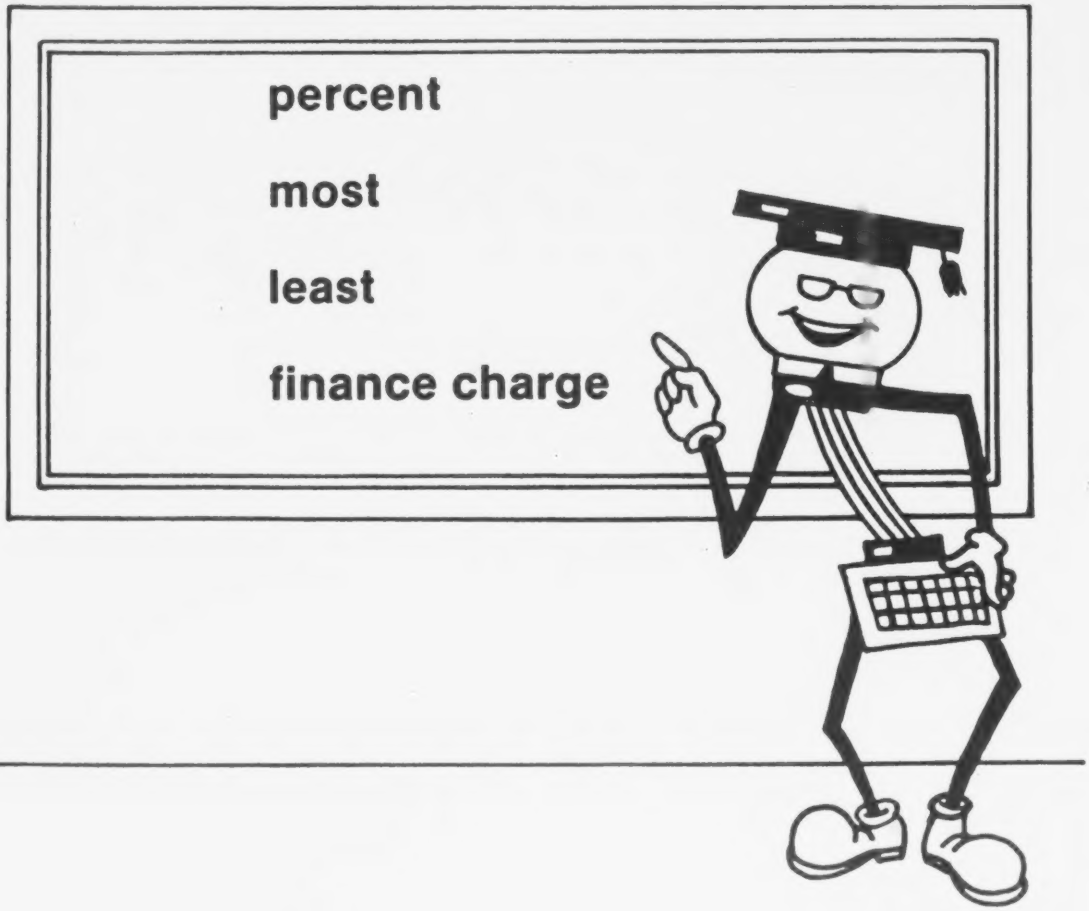
something

purchase

shop around

CARD
825


monthly payment
thing
worry
Annual Percentage Rate (APR)

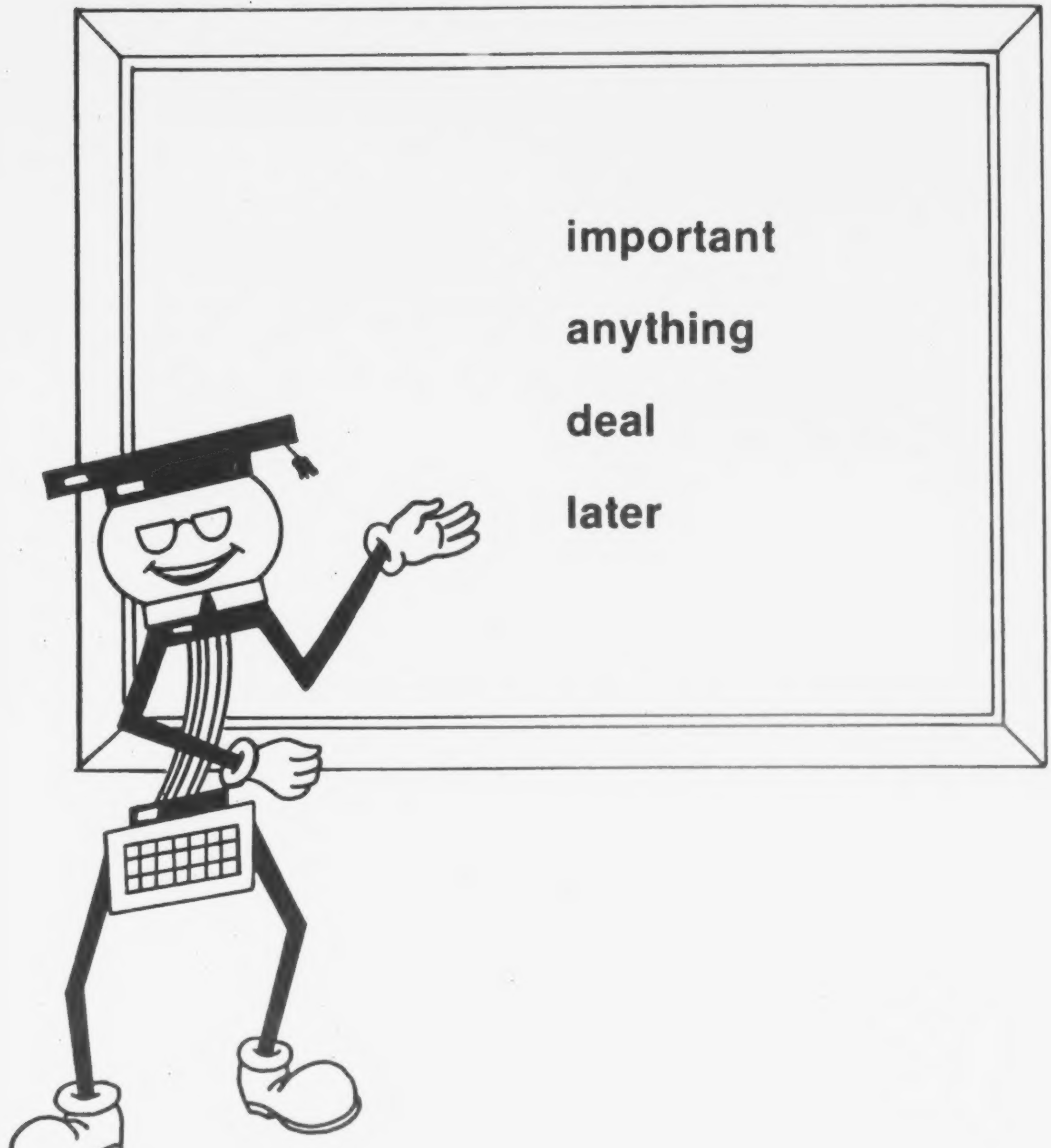


percent

most

least

finance charge



important

anything

deal

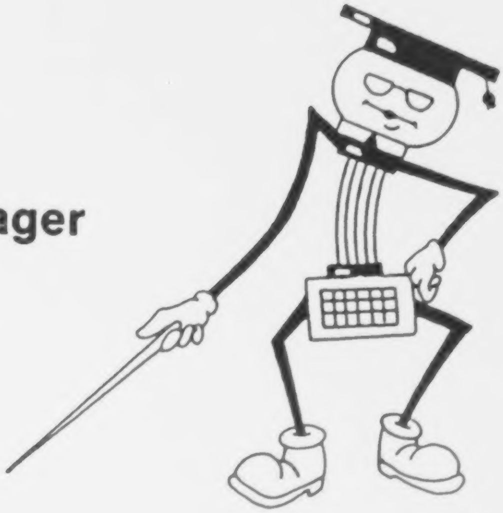
later

near

manager

loan

find

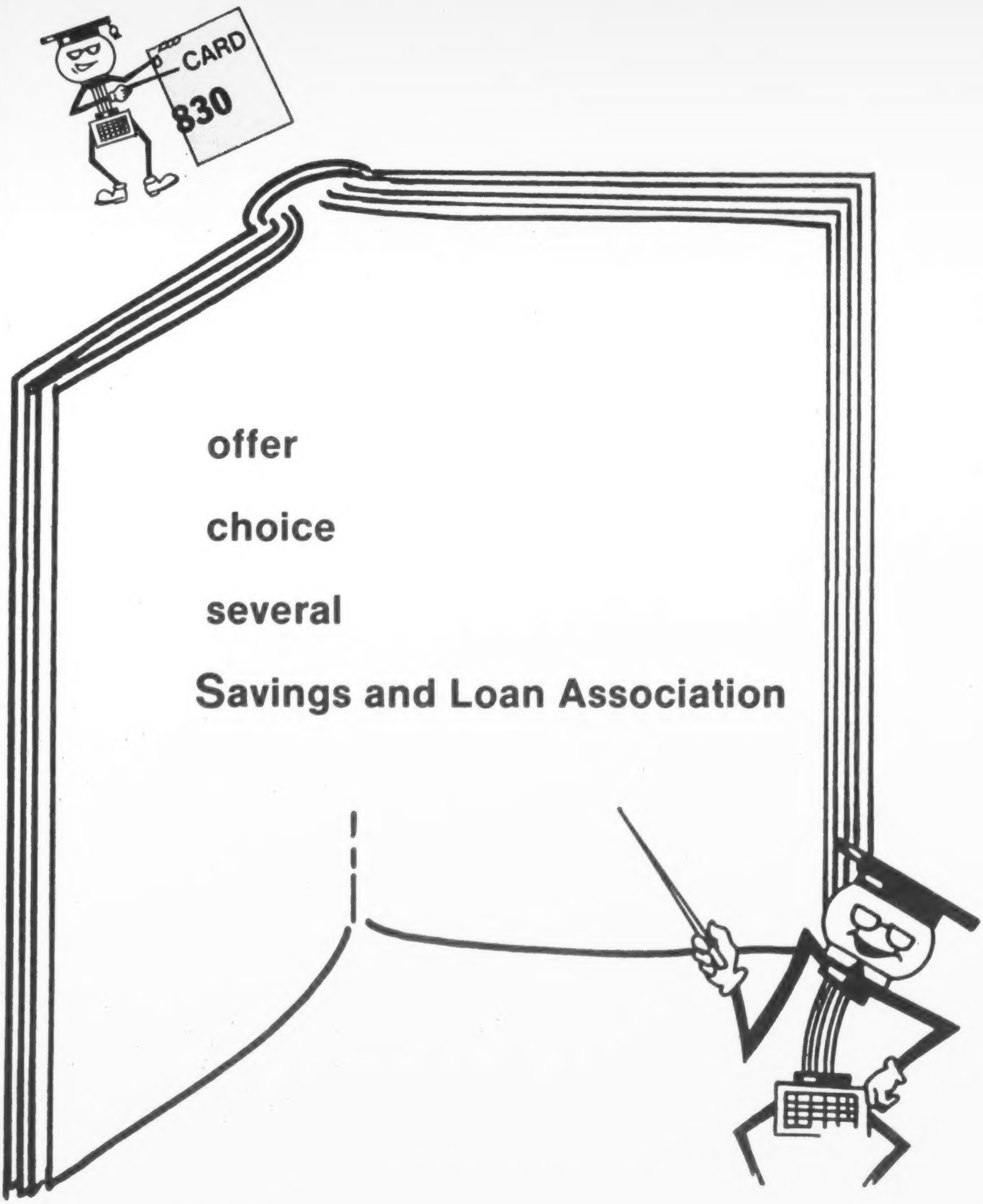


beat

anywhere

maybe

anyway



offer

choice

several

Savings and Loan Association

Credit Union

life insurance

policy

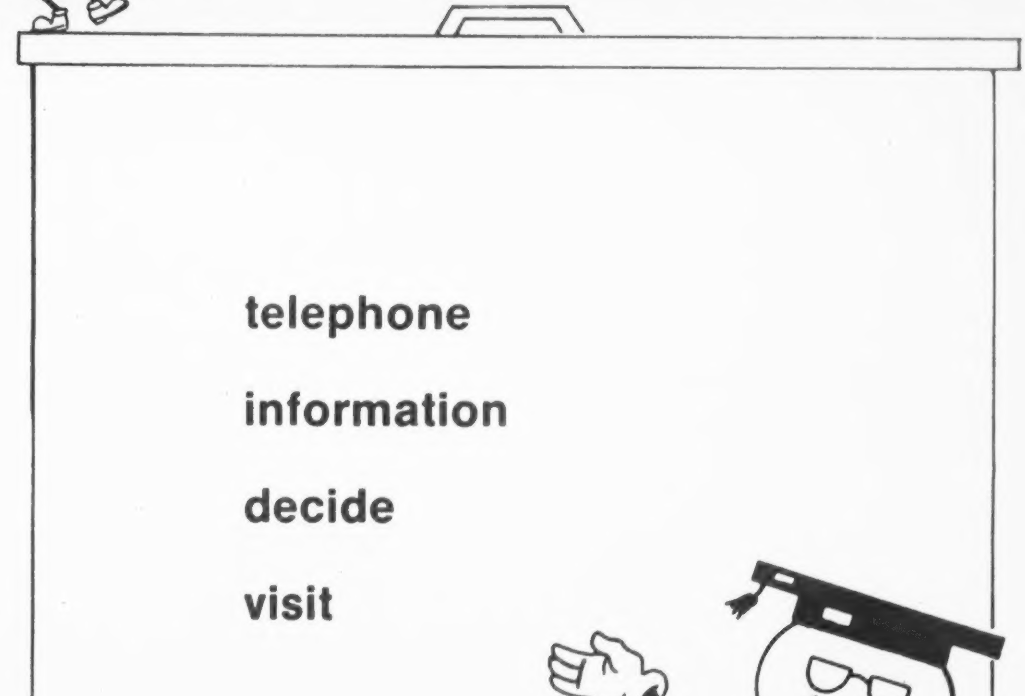
interest

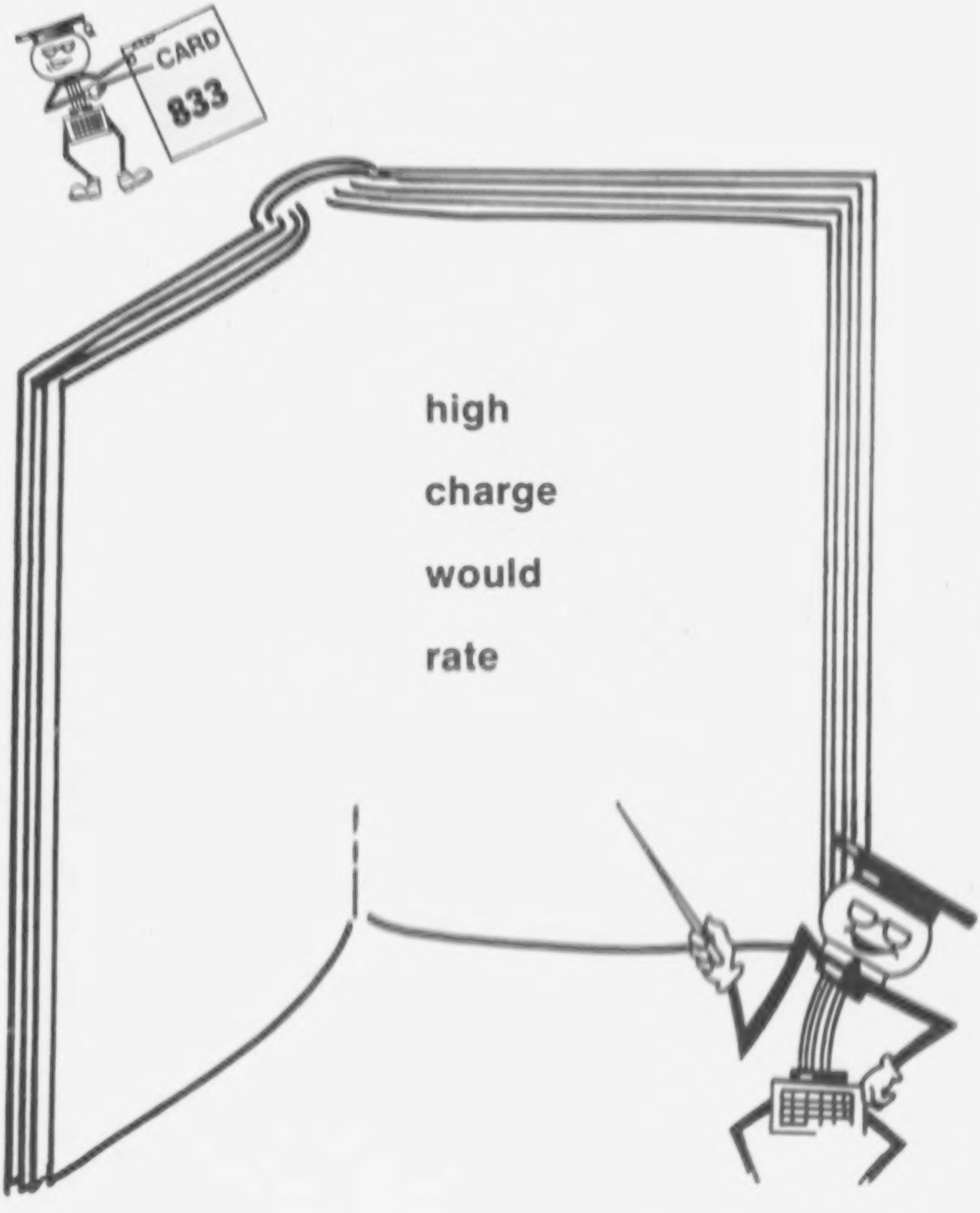
telephone

information

decide

visit



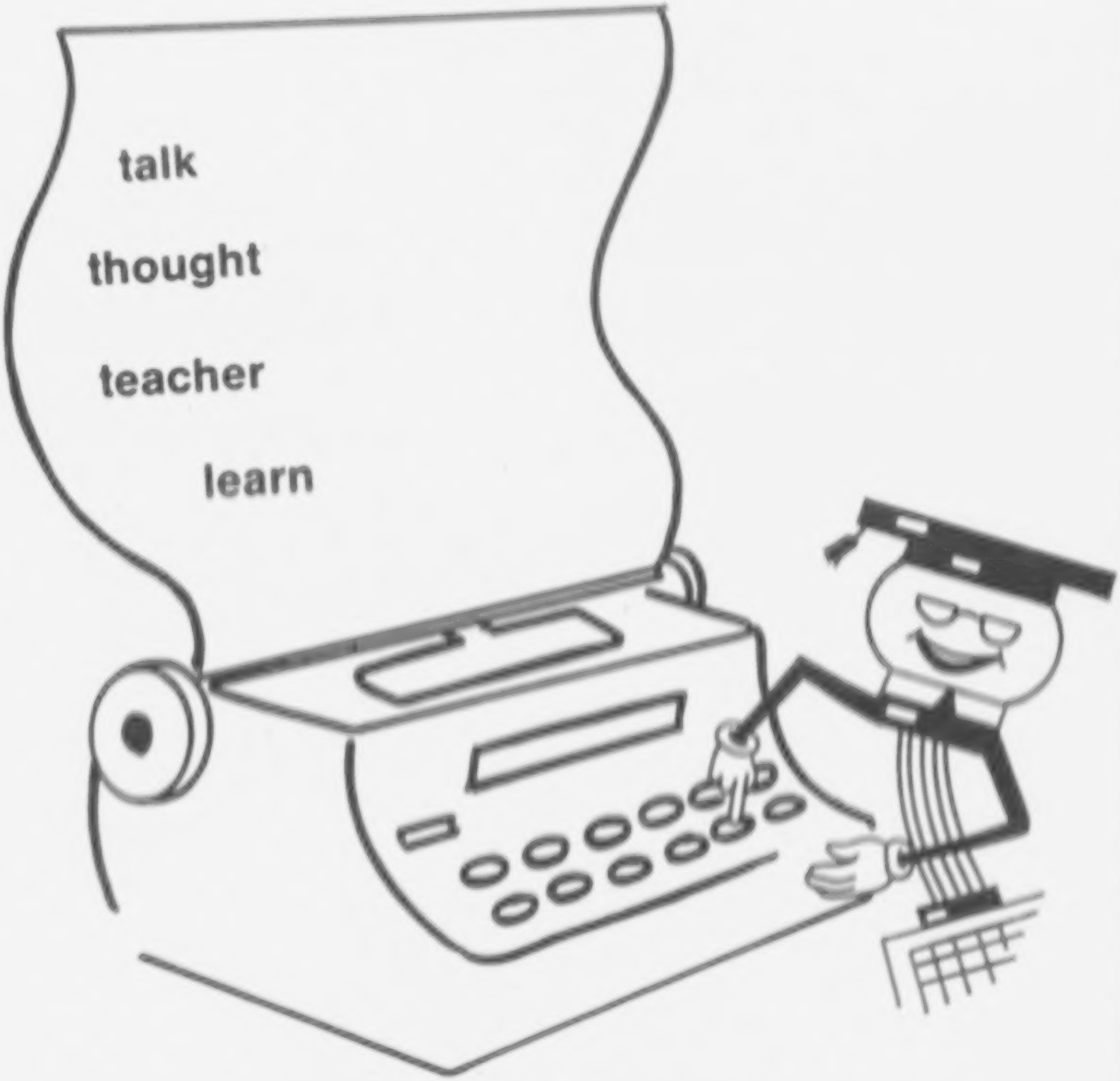


high

charge

would

rate

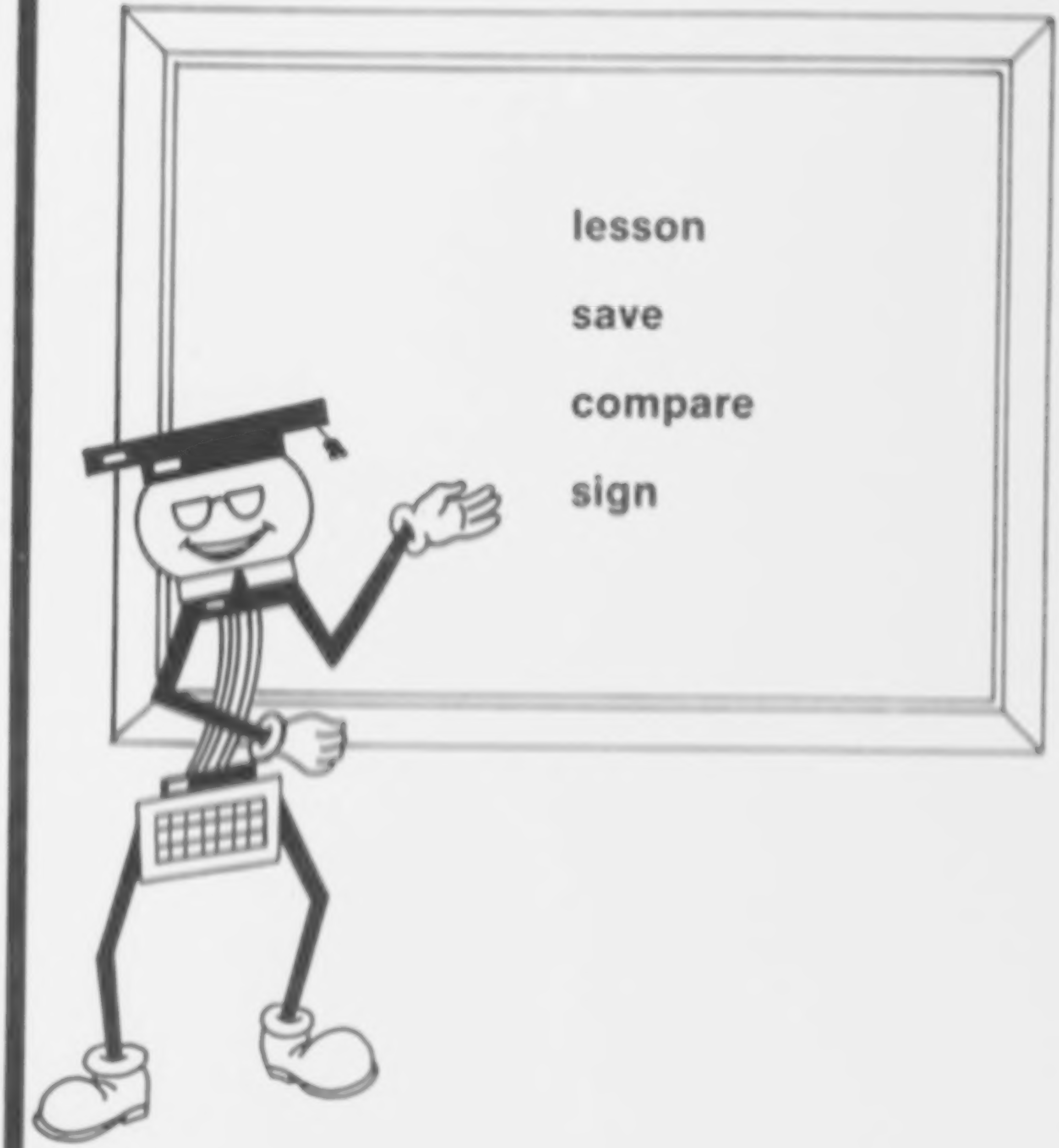


talk

thought

teacher

learn

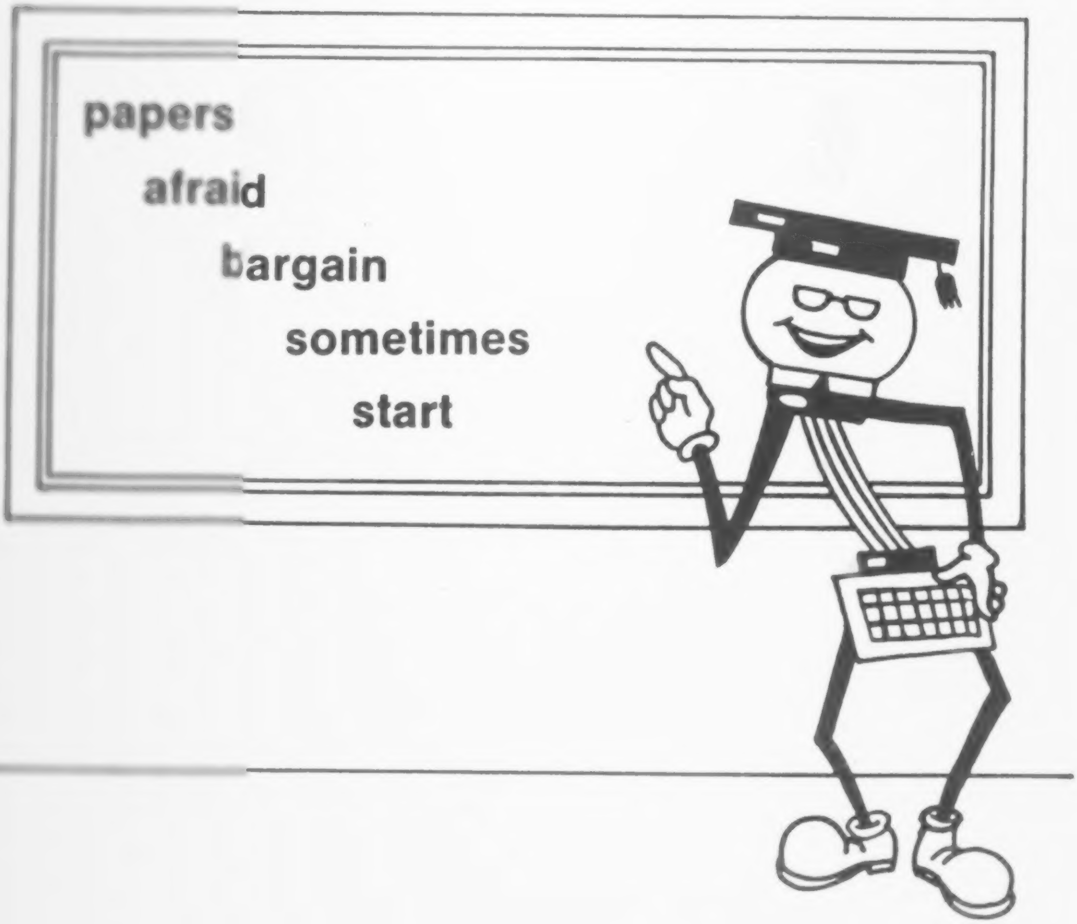


lesson

save

compare

sign



papers

afraid

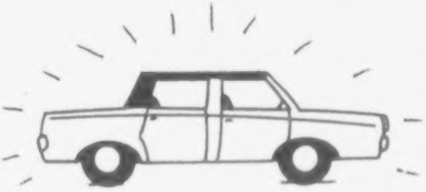
bargain

sometimes

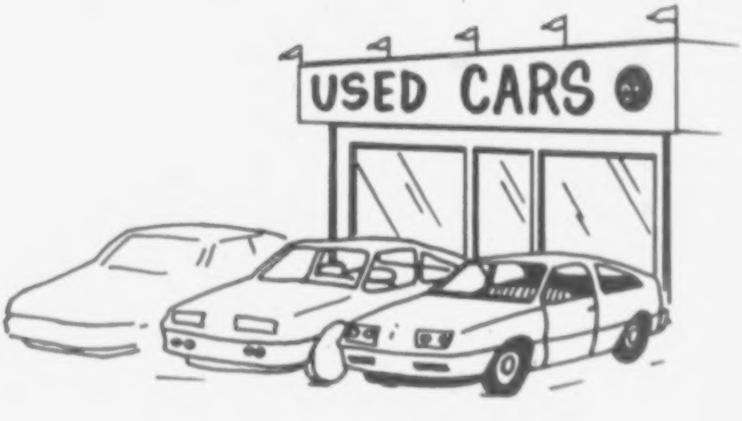
start

JOE AND MARY SMITH BUY A CAR

Joe Smith likes his job in Mr. Jones' store. Mr. Jones is a good man to work for. One day Joe tells Mary, "We need to get a car. Then I will not need to ride the bus." "Yes," says Mary, "we do need to buy a car." Joe and Mary do not have enough money to pay cash for the car. They will have to borrow the money to pay for it. This is called 'financing' a car.

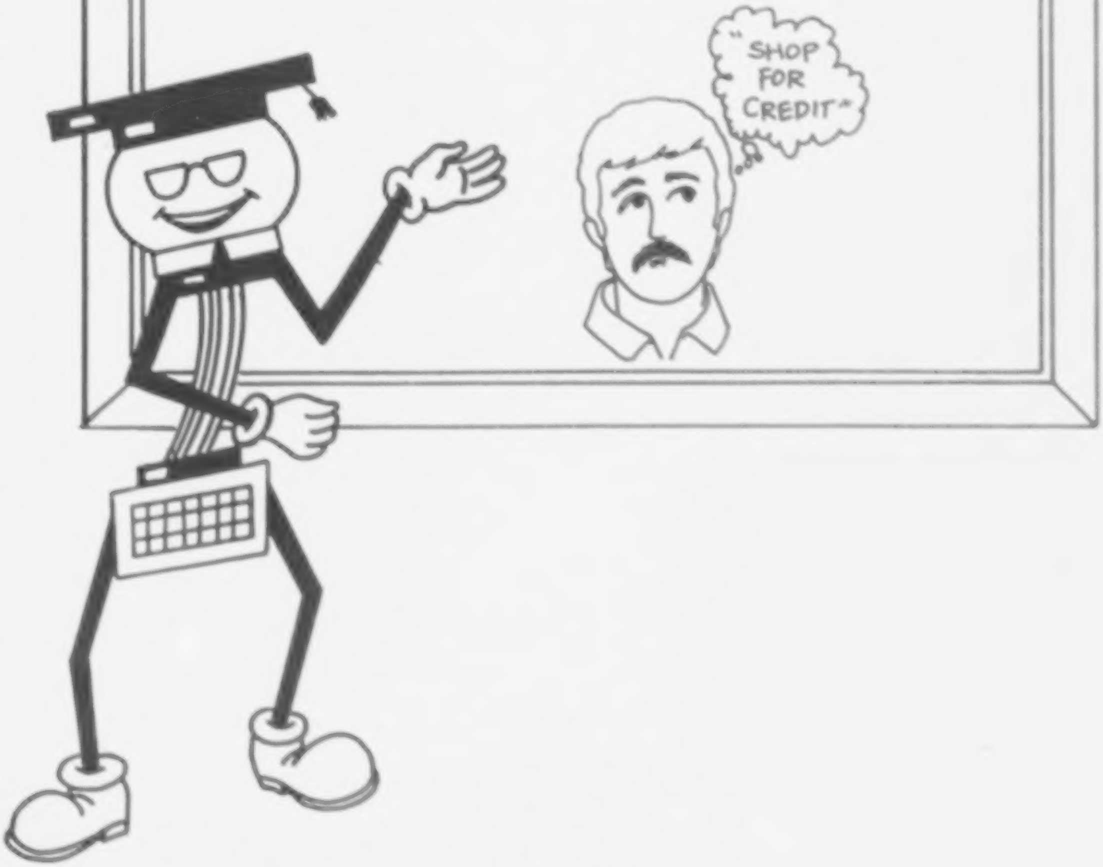


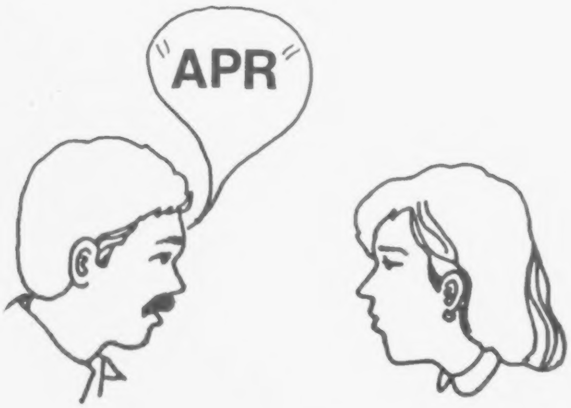
One day while Joe and Mary where on the bus they saw a car they liked. It was at a used car dealer near their house. Mary was ready to right away stop in and let the car dealer finance the car for them. But Joe remembered something he learned in one of his night classes at the school. This was: If you are going to finance a big purchase, shop around for the credit you will need.



Joe remembered his teacher's words:"Shop for credit the same way that you shop for other things--shop at more than one place."

Mary asked, "How do you shop for credit? Isn't the size of the monthly payment the only thing you have to worry about?"





"No Mary," Joe said, "I remember what my teacher said. She said, "If you want the most credit at the least cost you need to shop for the least Annual Percentage Rate, or APR."

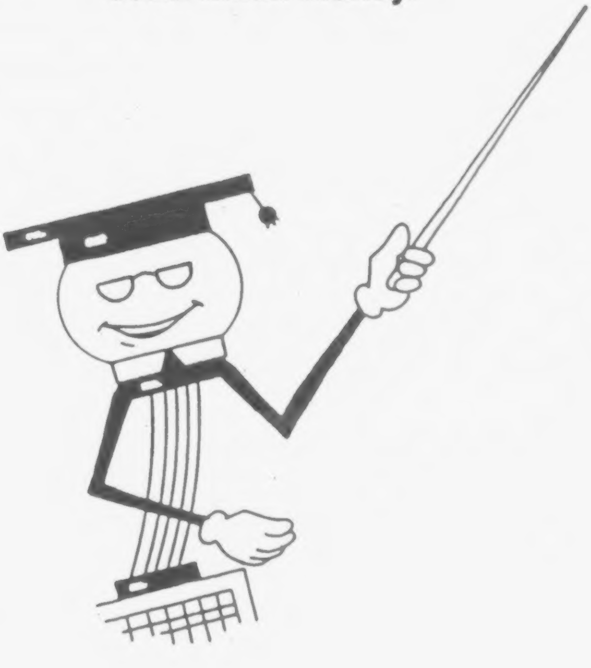
"Isn't this the same thing as the the finance charge?" asked Mary.

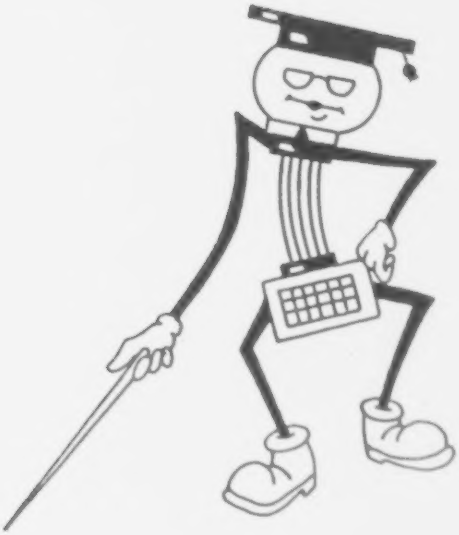
"Kind of," Joe said, "the APR--or Annual Percentage--is the finance charge. But it is not given in dollars, it is given in percent."

"I see," Mary said. "The APR tells us how much in percent our credit will cost us each year."

"Yes," said Joe, "if the APR is 6% then for each $100 we borrow we have to pay $6 each year as the finance charge."

"And," Mary said, "if the APR is 12% then our credit cost for the same $100 is $12." "That's right, " Joe says. "So you can see why it is so important to shop around for credit before you buy something that costs much money."



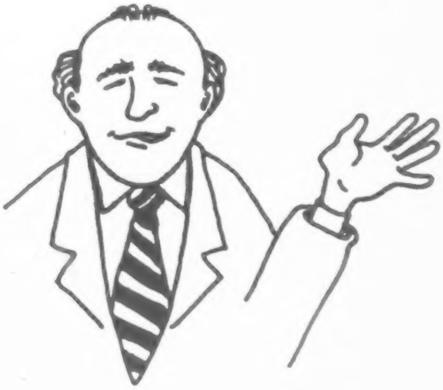


Mary and Joe talked some more about what they wanted to do. Both of them said that they needed a car. Both of them liked the car they saw at the used car dealer's place near their house.

"Let's not do anything right now," Mary said to Joe. "Let's look around and find the best deal we can for APR."

Later, Mary and Joe go back to the used car dealer where they found the car they liked very much. Mr. Green, the manager, said, "I will let you have the car for $2,000 and will finance the loan for two years at 15% APR."

"We're not ready to make a deal yet," Joe said to Mr. Green. "We like this car, but we want to shop around first. We will look for a better deal on a car like this one. We will look for the best credit deal too!"



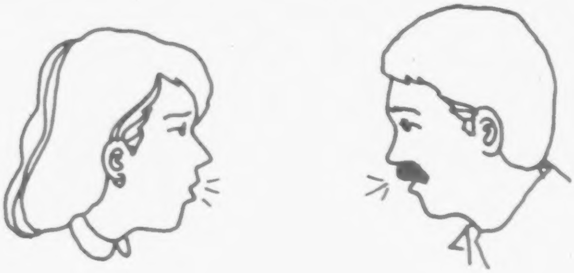
"I have made you the best deal you will find for both the car and the credit," Mr Green told Joe and Mary. "You will not beat the 15% APR I will give you--anywhere in town."

"Maybe so," Joe said, "but we want to shop around anyway. Maybe we will come back and deal with you, if your offer is the best we can find."

Later, Mary asked Joe, "What choices do we have if we are going to shop for credit?"

"Mary," Joe said, "we have several choices."

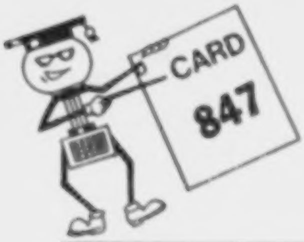
"One choice we have," Joe told her, "is to get financing with a car dealer whose APR is less than the 15% Mr. Green is asking."

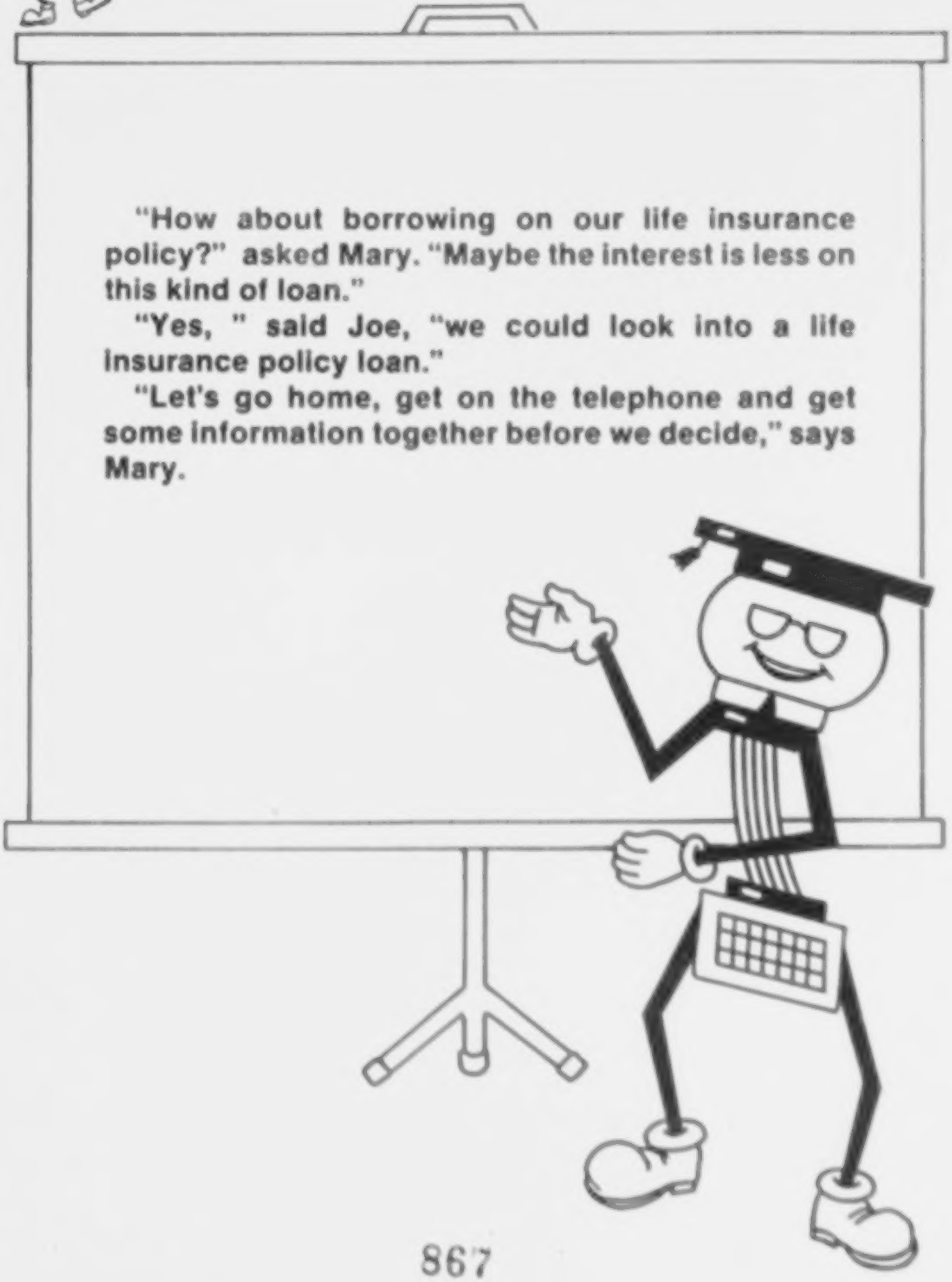


"Or," Joe said, "we can borrow the money from somewhere else and pay off the car dealer in cash."

"Where would we go to borrow the money?" Mary asked.

"Well," Joe said, "we could go to a finance company, or to a bank, or to a savings and loan association, or to our credit union at Mr. Jones' store."

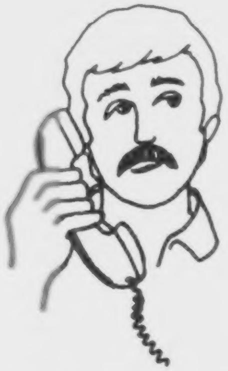




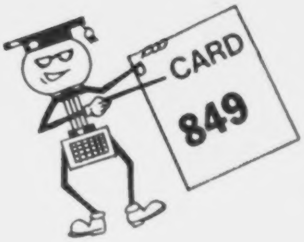
"How about borrowing on our life insurance policy?" asked Mary. "Maybe the interest is less on this kind of loan."

"Yes, " said Joe, "we could look into a life insurance policy loan."

"Let's go home, get on the telephone and get some information together before we decide," says Mary.

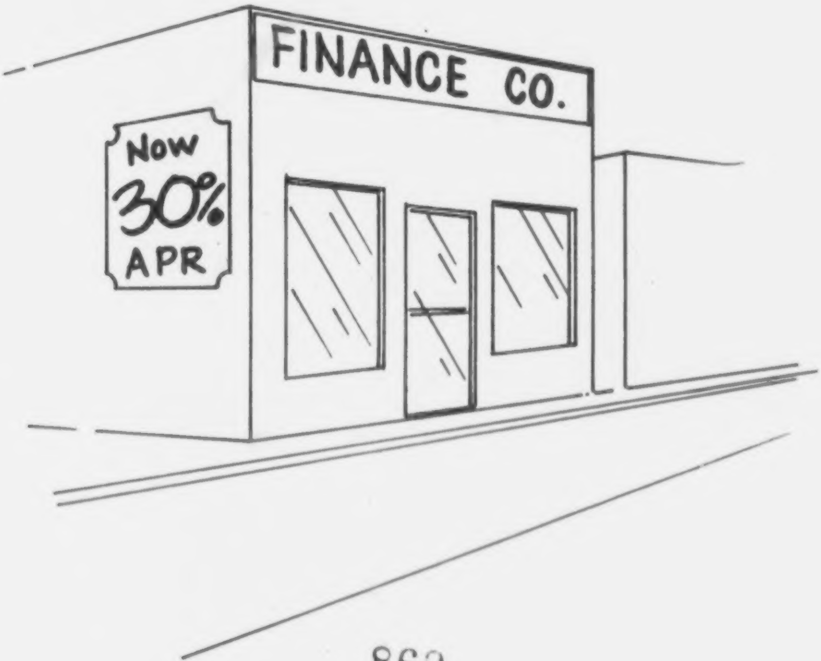


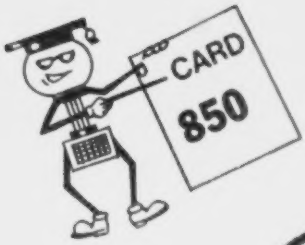
Joe and Mary get their information together. First, they called several used car dealers to find out what it would cost to finance $2,000 for two years. They were surprised to find out that the Annual Percentage Rate some dealers charge goes up to 25%. It would cost them $561.80 to finance the $2,000 car with a dealer who charged 25% APR.

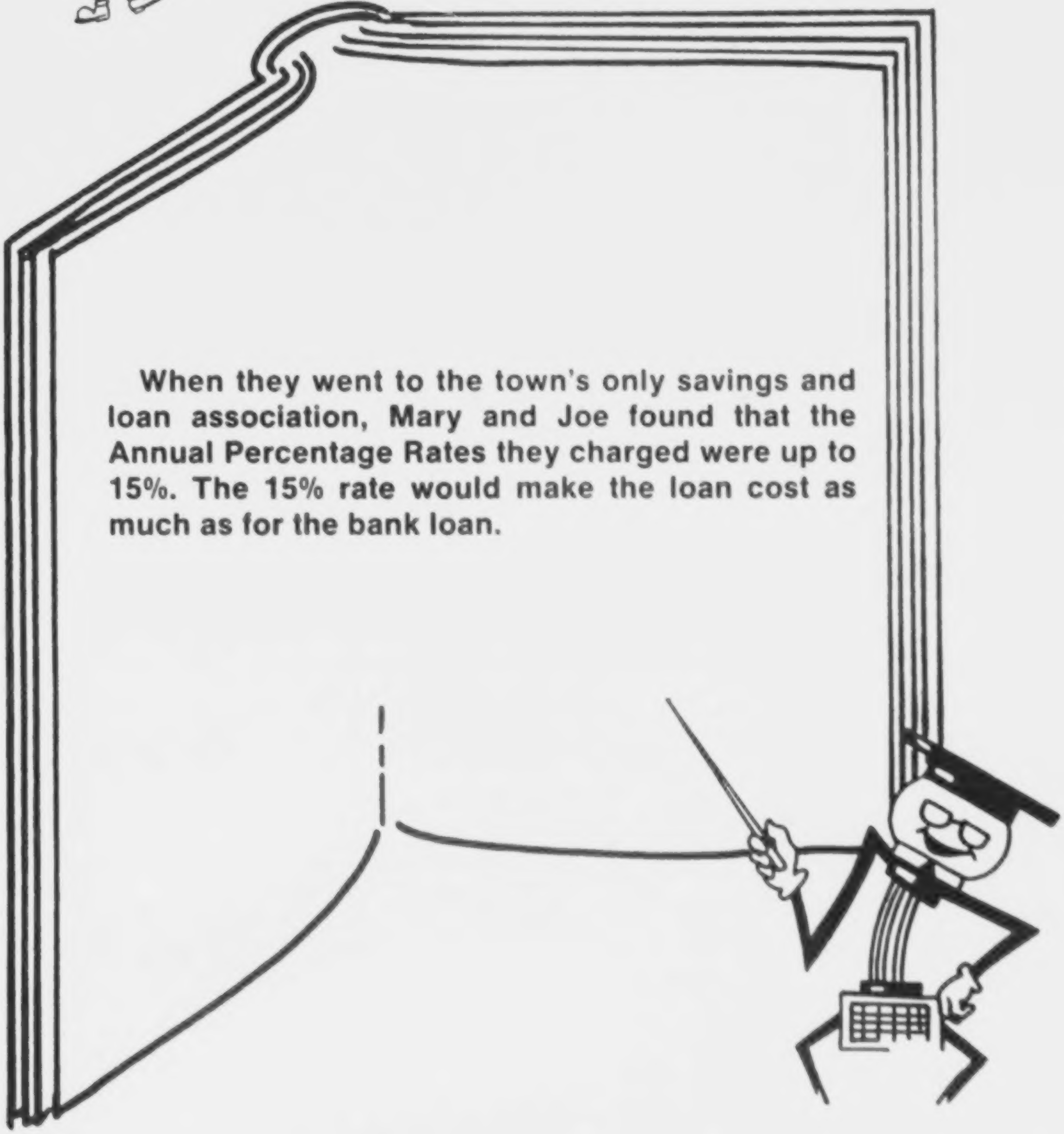


Next, Joe and Mary visit a finance company on Church Street and one on Sixteenth Street. From talking to the finance companies they find out that their Annual Percentage Rate could be as high as 30%. At 30% this would make the finance charge for the car $683.80.

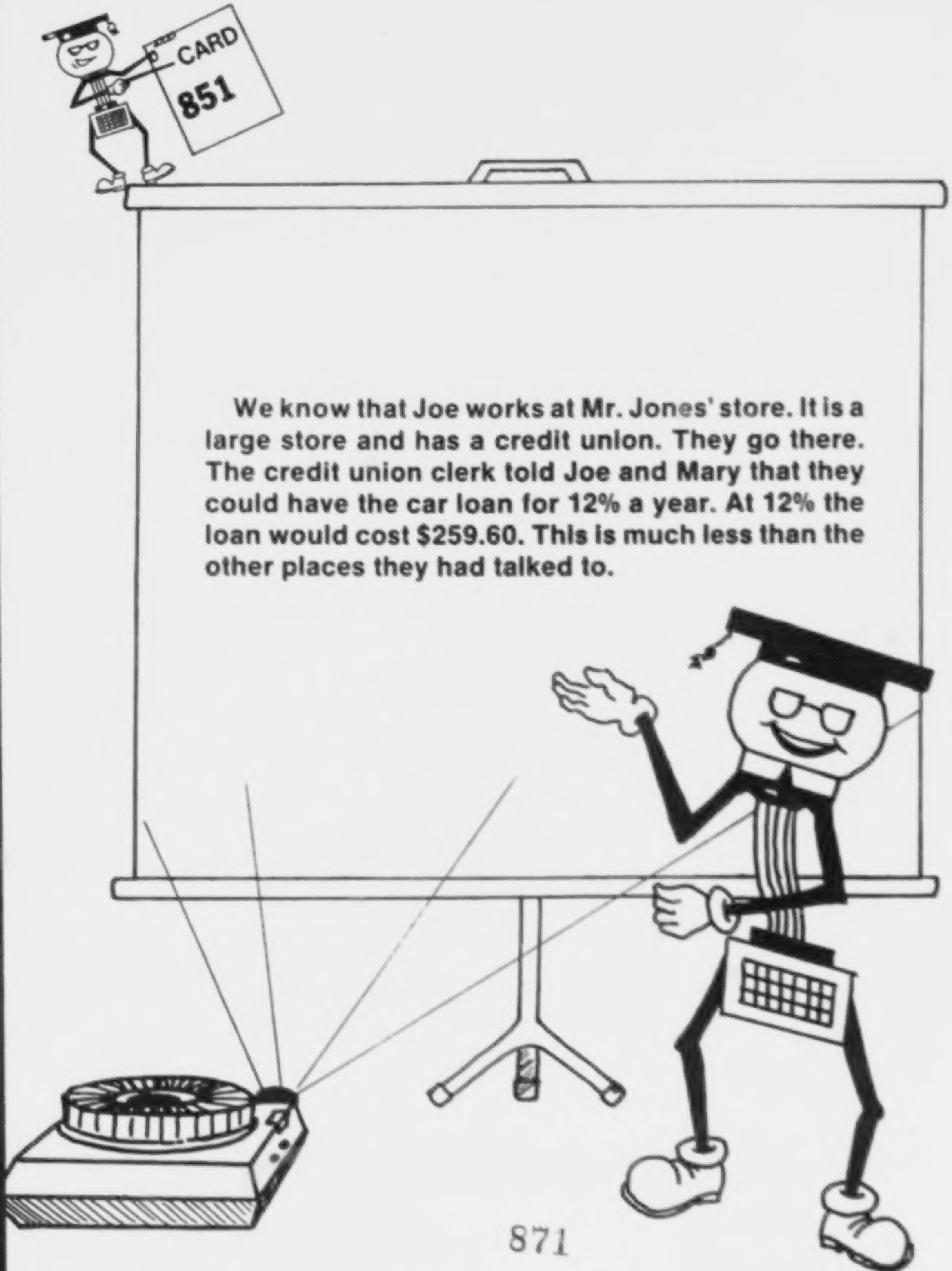
Then they went to several banks. They found that some banks charge an Annual Percentage Rate as high as 15% or more. At 15%, the $2,000 loan would cost them $327.40.



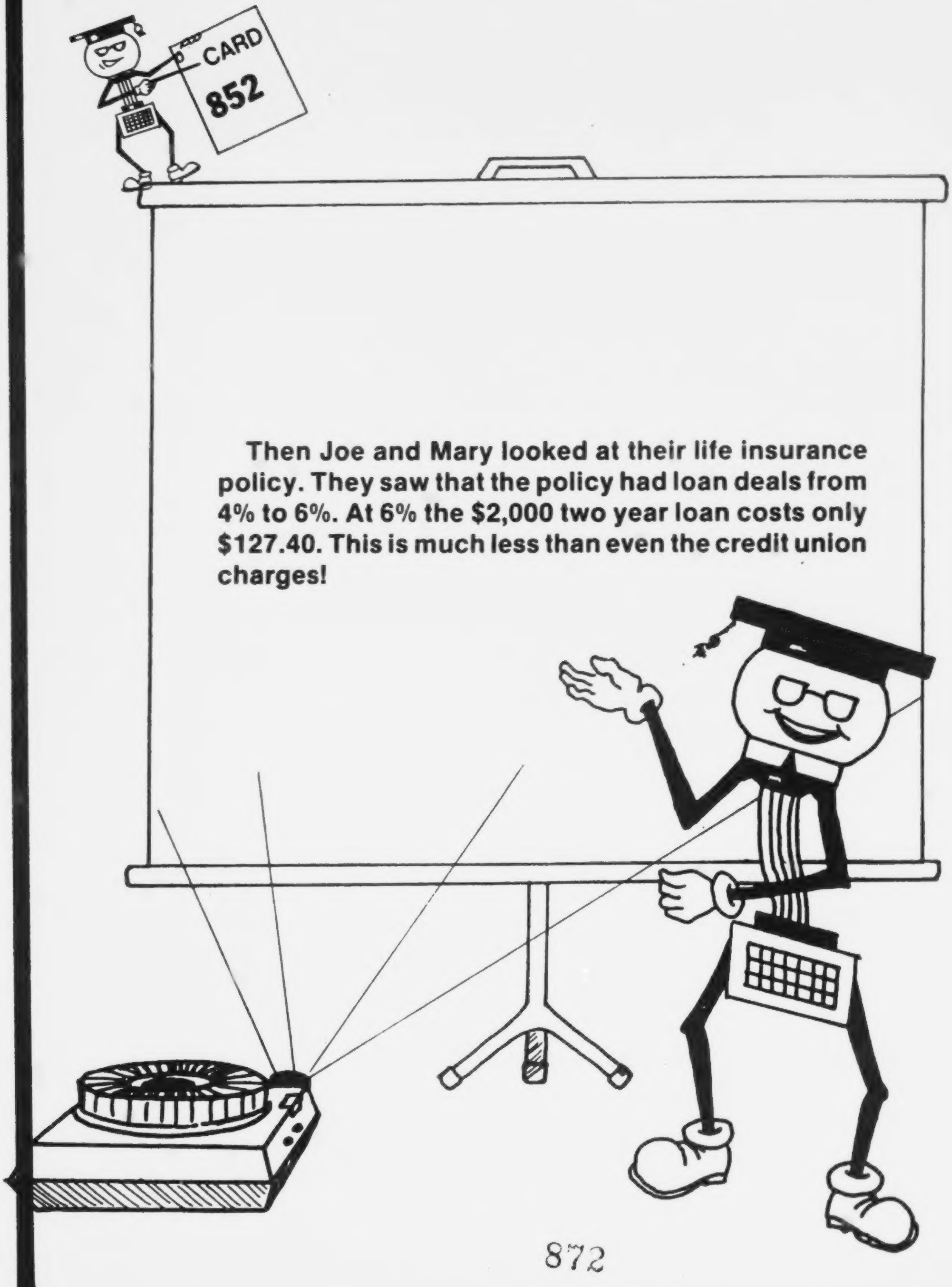




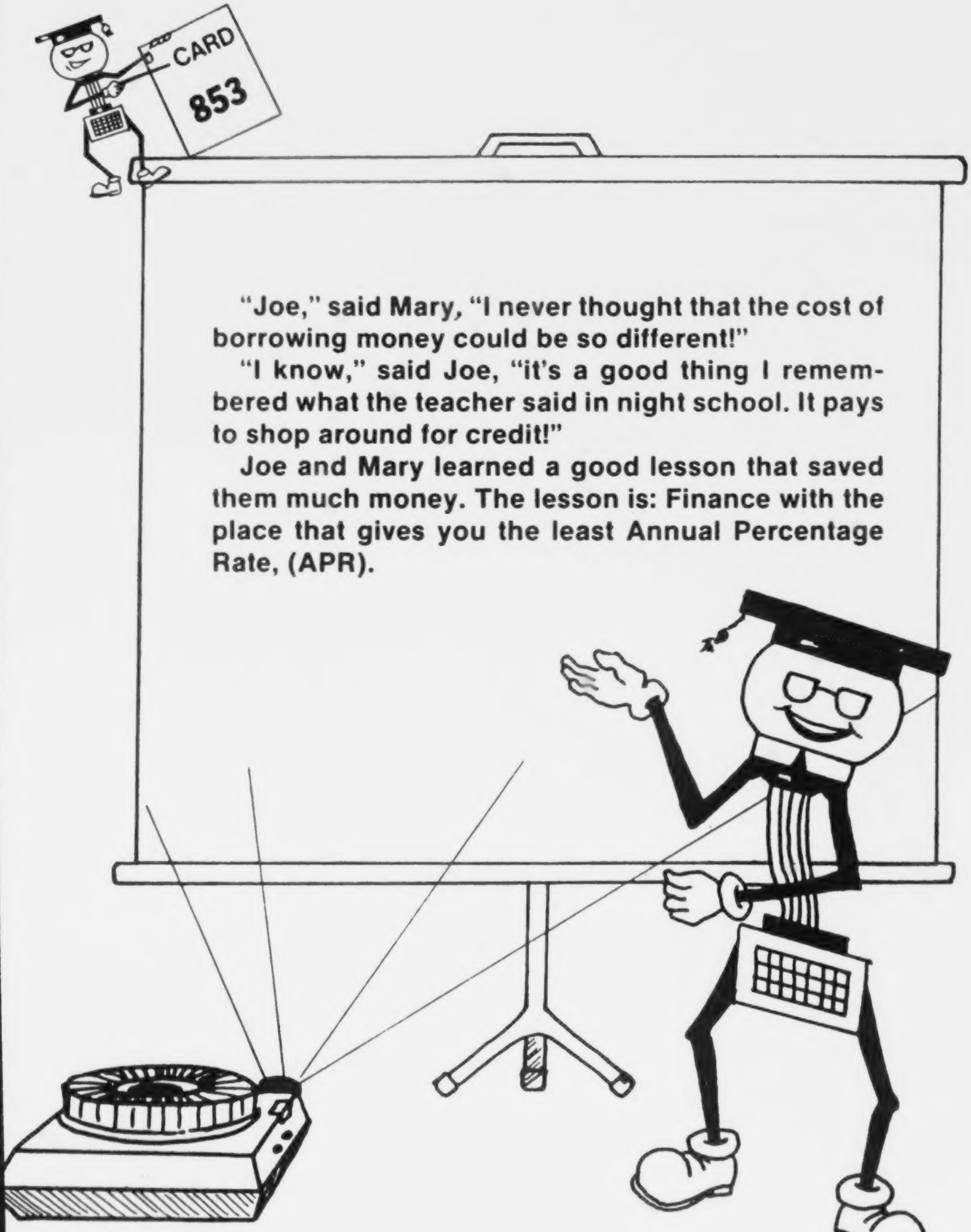
When they went to the town's only savings and loan association, Mary and Joe found that the Annual Percentage Rates they charged were up to 15%. The 15% rate would make the loan cost as much as for the bank loan.



We know that Joe works at Mr. Jones' store. It is a large store and has a credit union. They go there. The credit union clerk told Joe and Mary that they could have the car loan for 12% a year. At 12% the loan would cost $259.60. This is much less than the other places they had talked to.



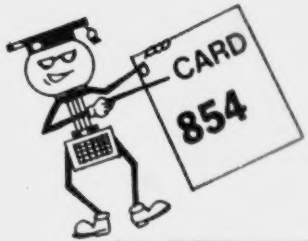
Then Joe and Mary looked at their life insurance policy. They saw that the policy had loan deals from 4% to 6%. At 6% the $2,000 two year loan costs only $127.40. This is much less than even the credit union charges!

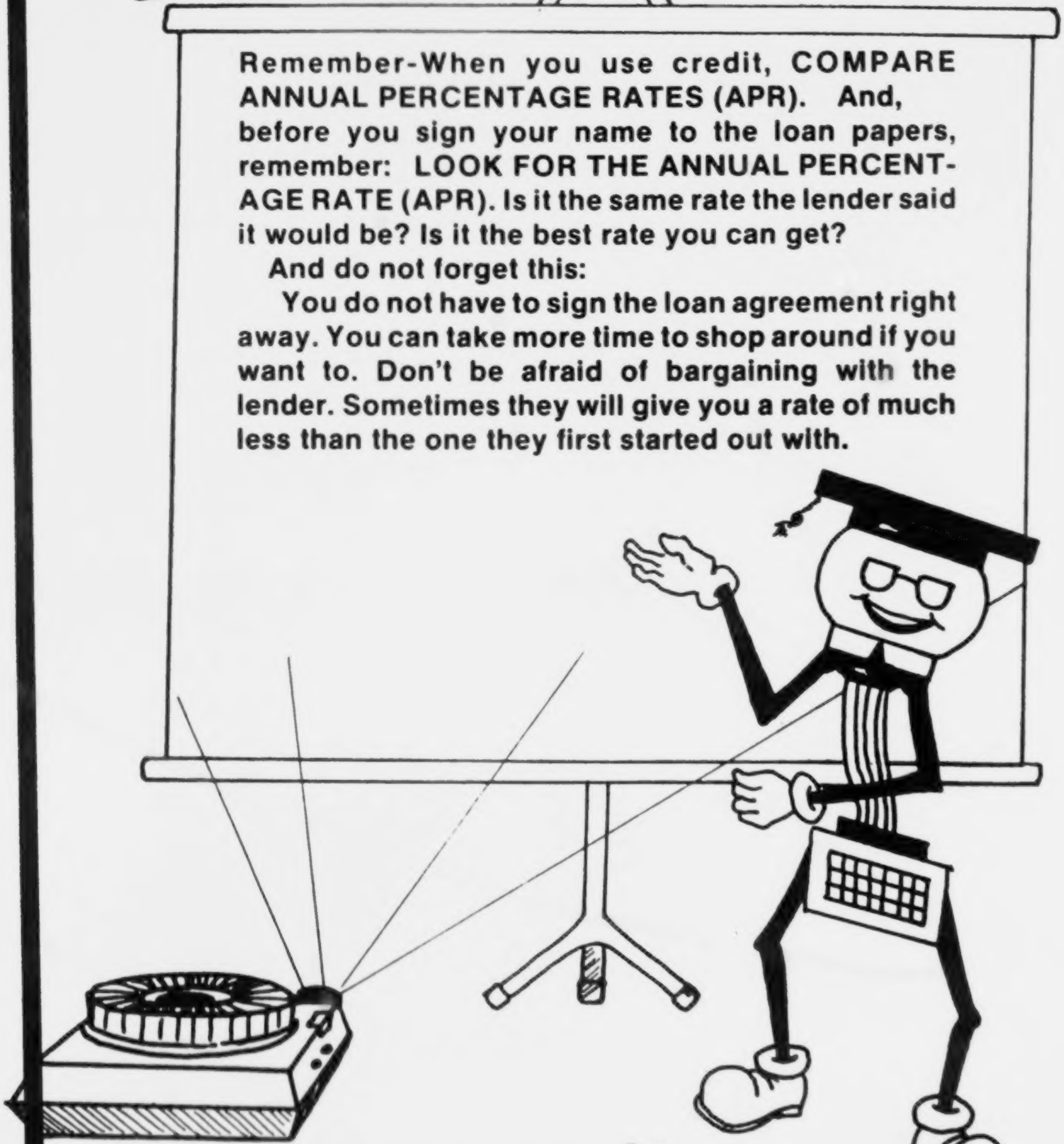


"Joe," said Mary, "I never thought that the cost of borrowing money could be so different!"

"I know," said Joe, "it's a good thing I remembered what the teacher said in night school. It pays to shop around for credit!"

Joe and Mary learned a good lesson that saved them much money. The lesson is: Finance with the place that gives you the least Annual Percentage Rate, (APR).



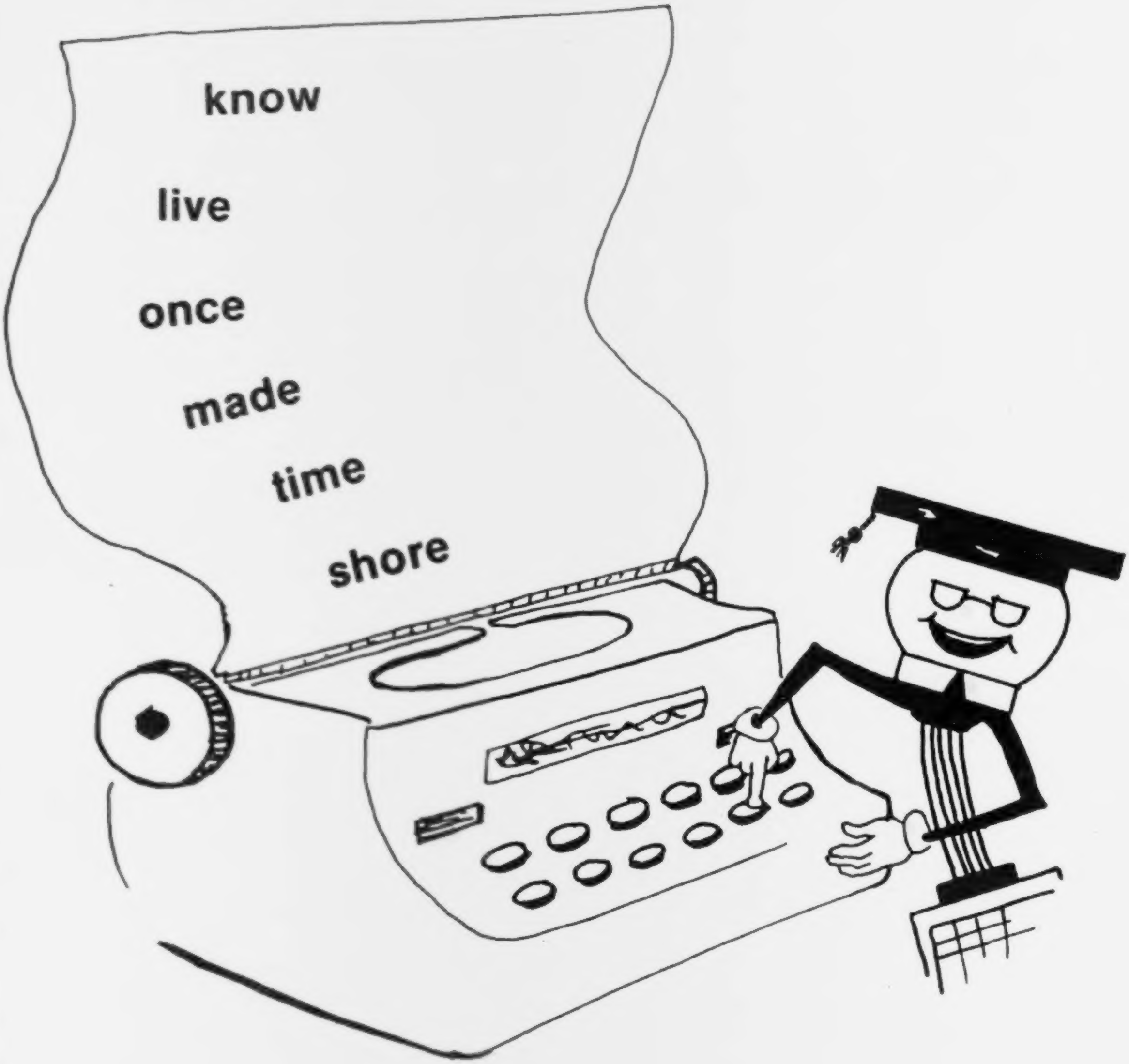


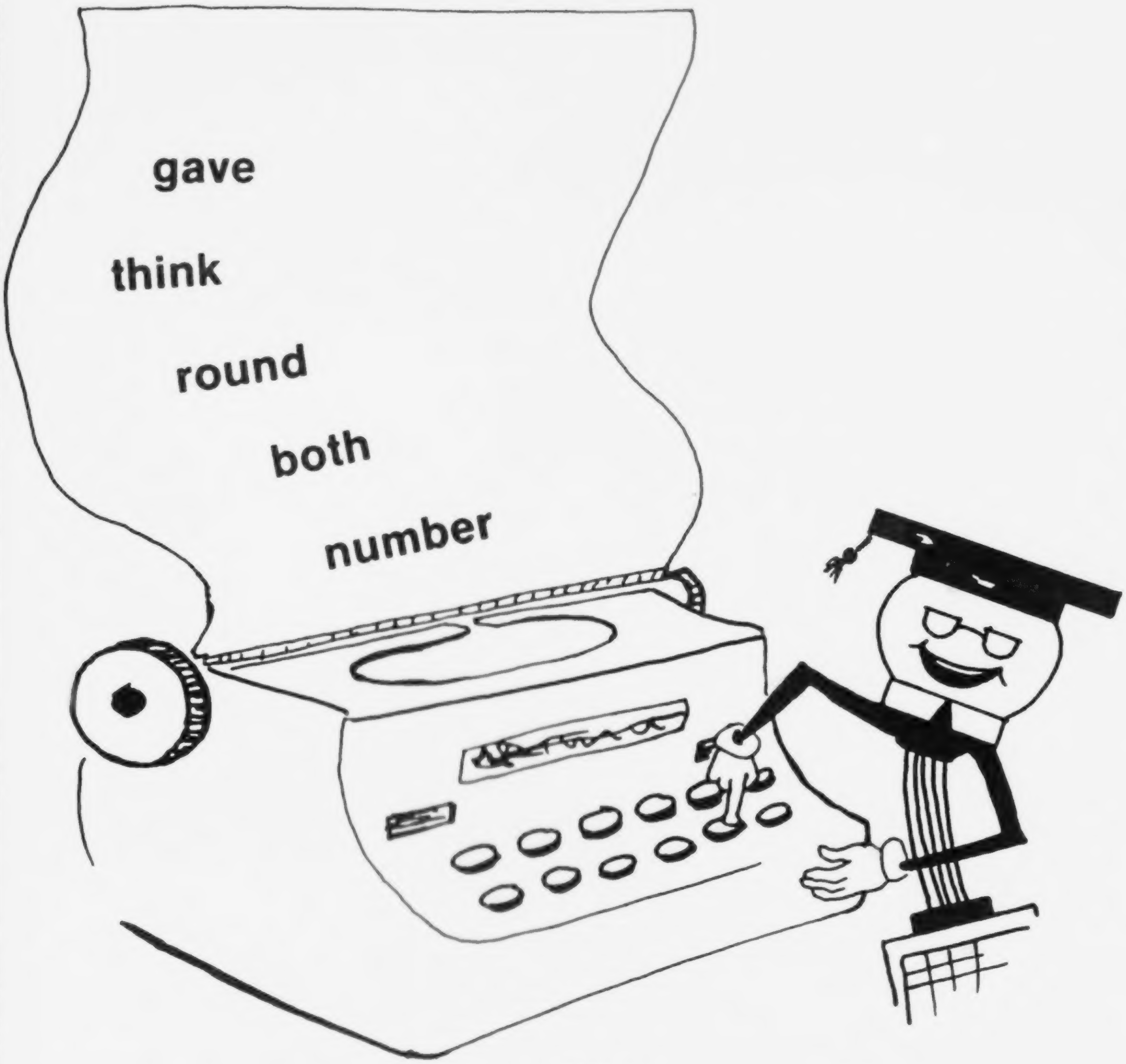
Remember-When you use credit, COMPARE ANNUAL PERCENTAGE RATES (APR). And, before you sign your name to the loan papers, remember: LOOK FOR THE ANNUAL PERCENTAGE RATE (APR). Is it the same rate the lender said it would be? Is it the best rate you can get?

And do not forget this:

You do not have to sign the loan agreement right away. You can take more time to shop around if you want to. Don't be afraid of bargaining with the lender. Sometimes they will give you a rate of much less than the one they first started out with.

CARD
855


know
live
once
made
time
shore



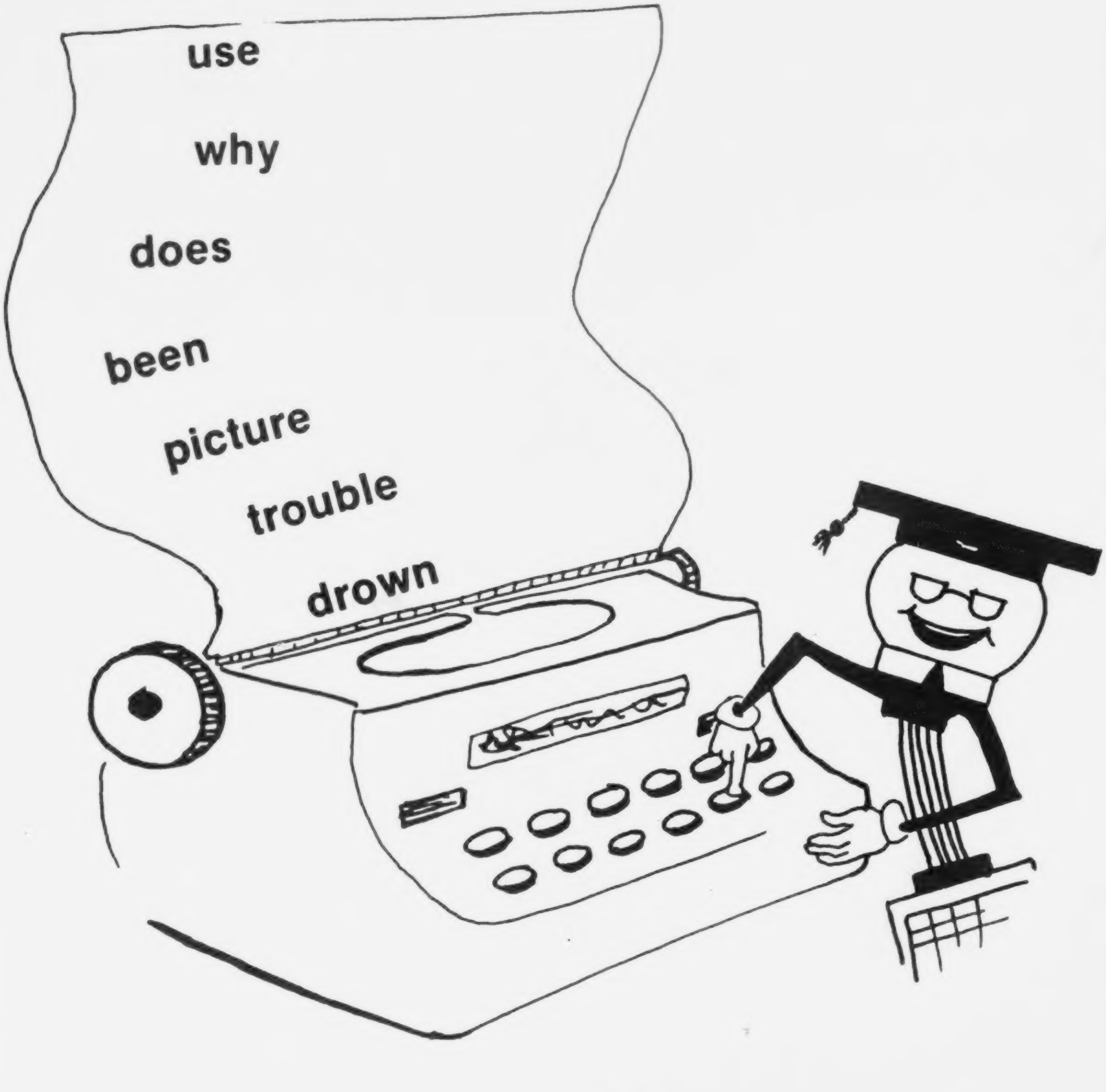
gave

think

round

both

number



use

why

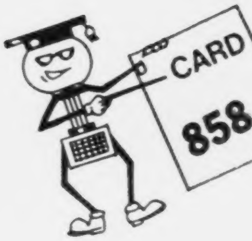
does

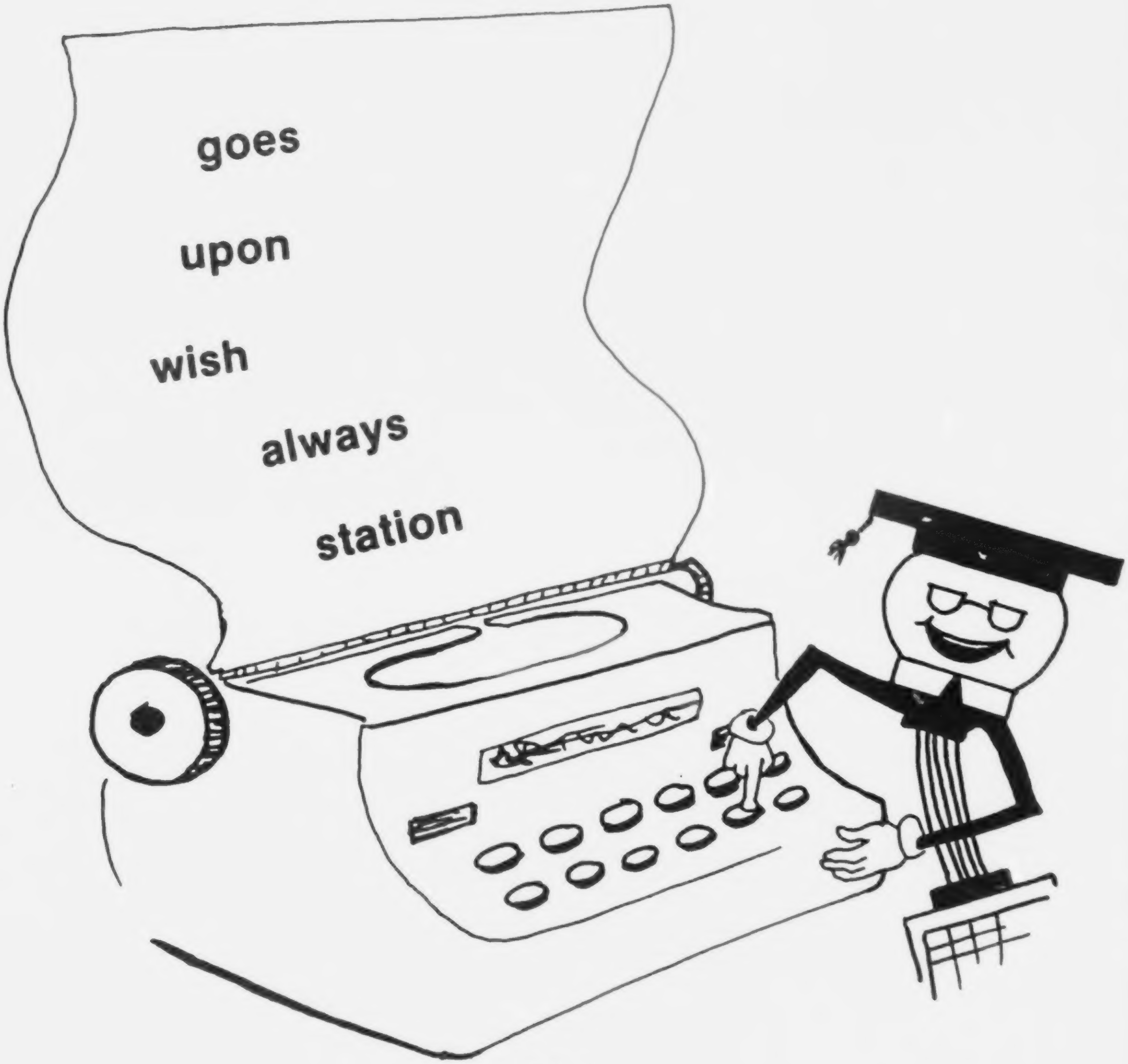
been

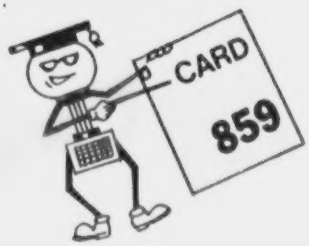
picture

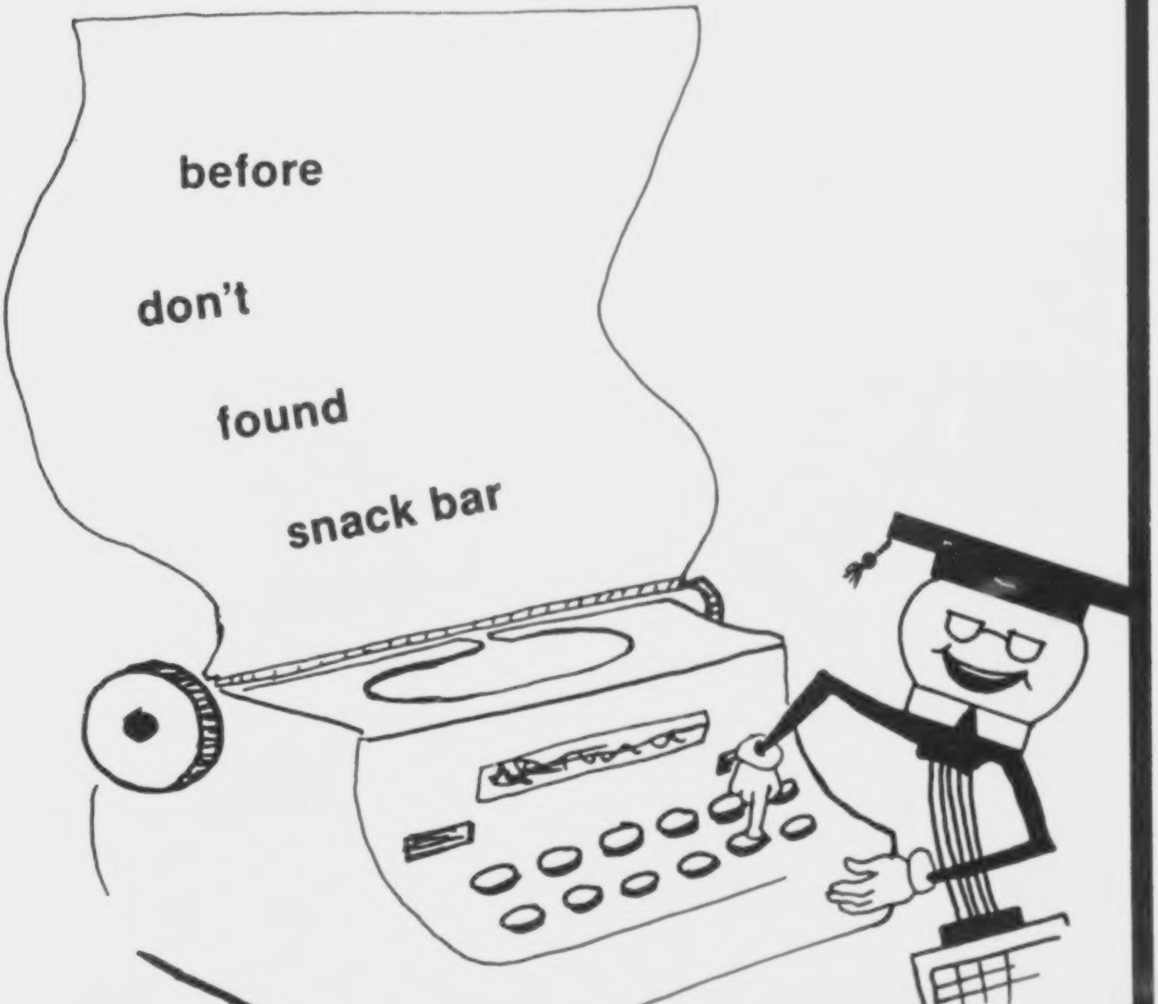
trouble

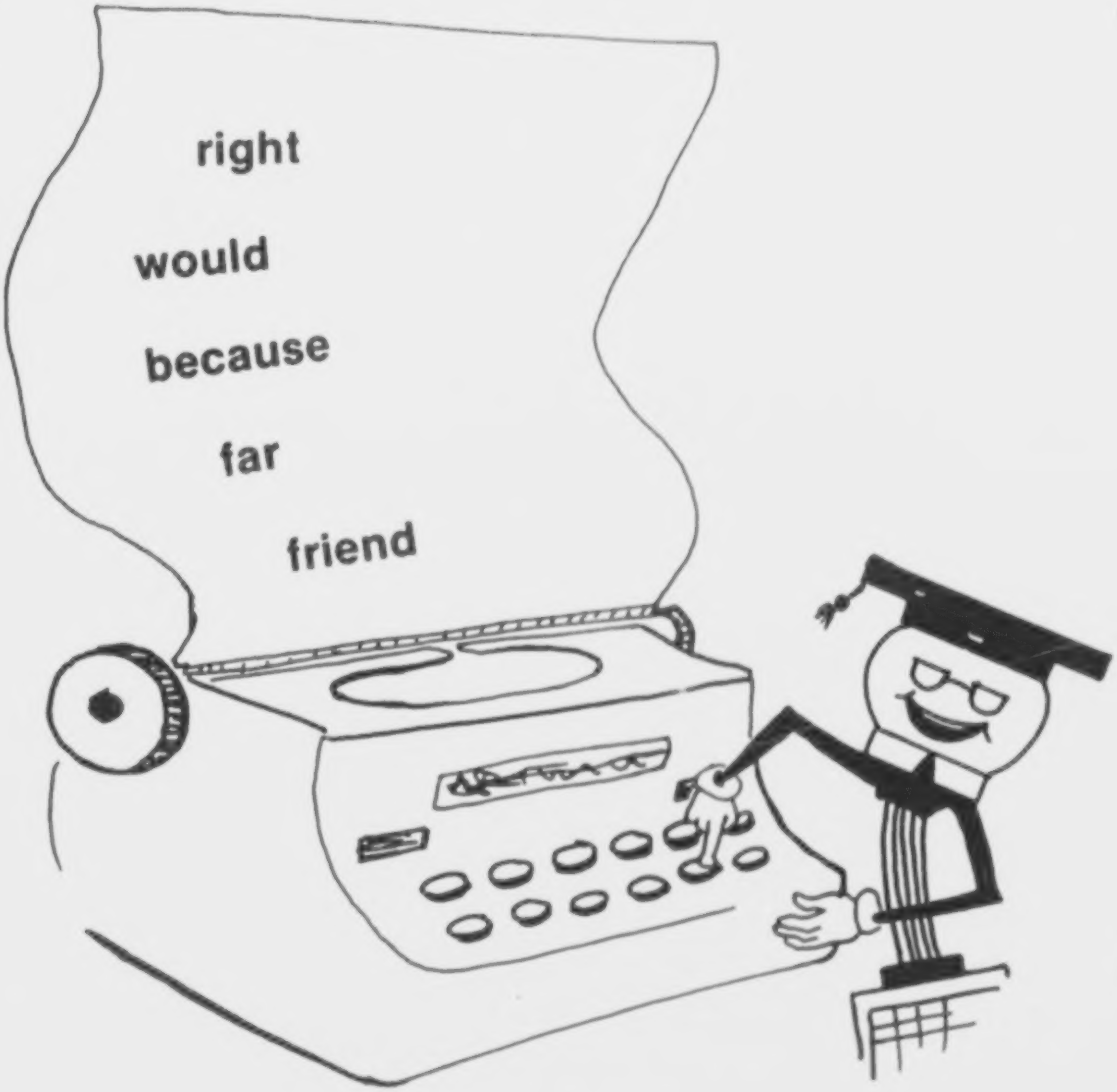
drown


CARD
858


goes
upon
wish
always
station


CARD
859


before
don't
found
snack bar


right

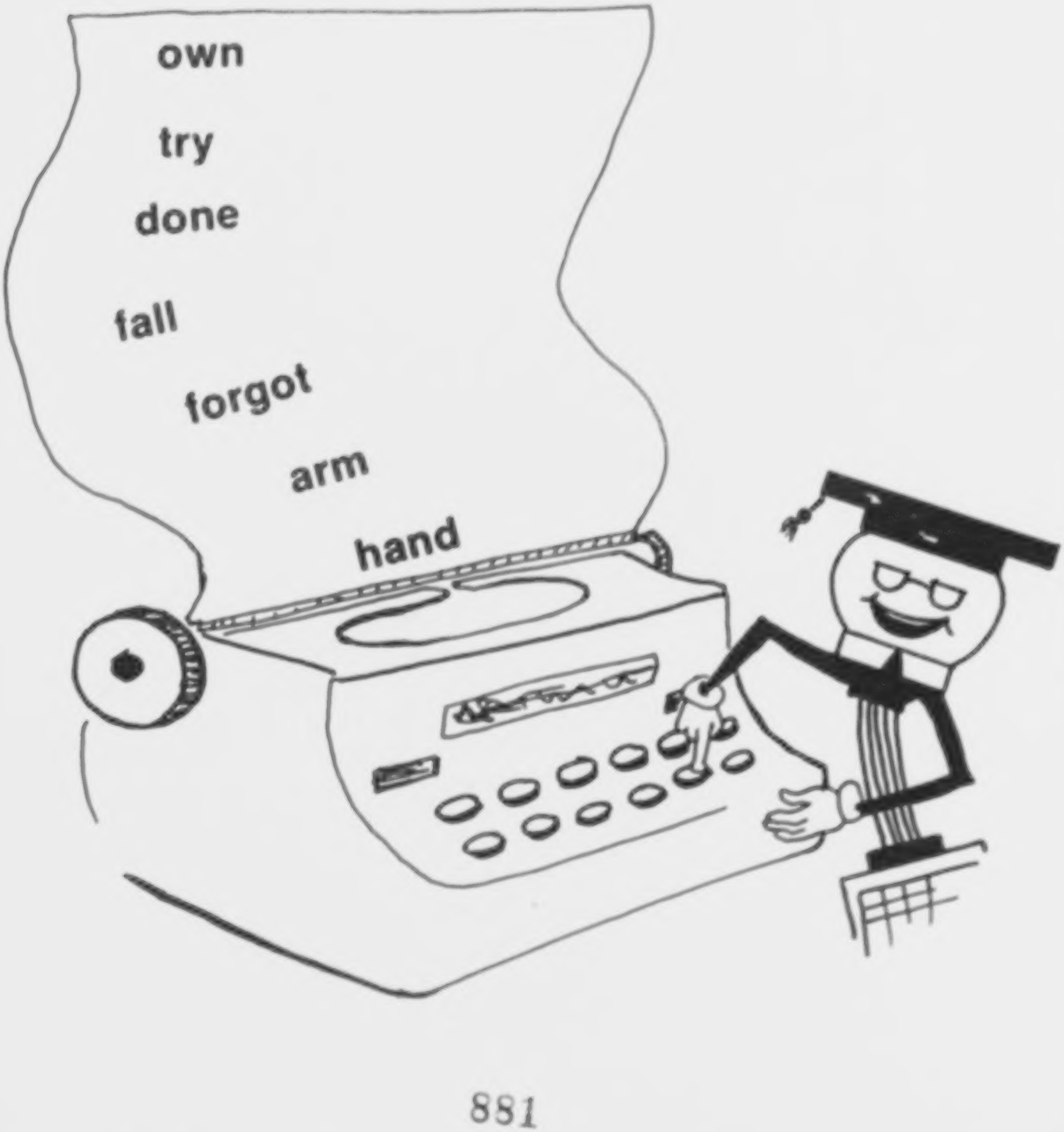
would

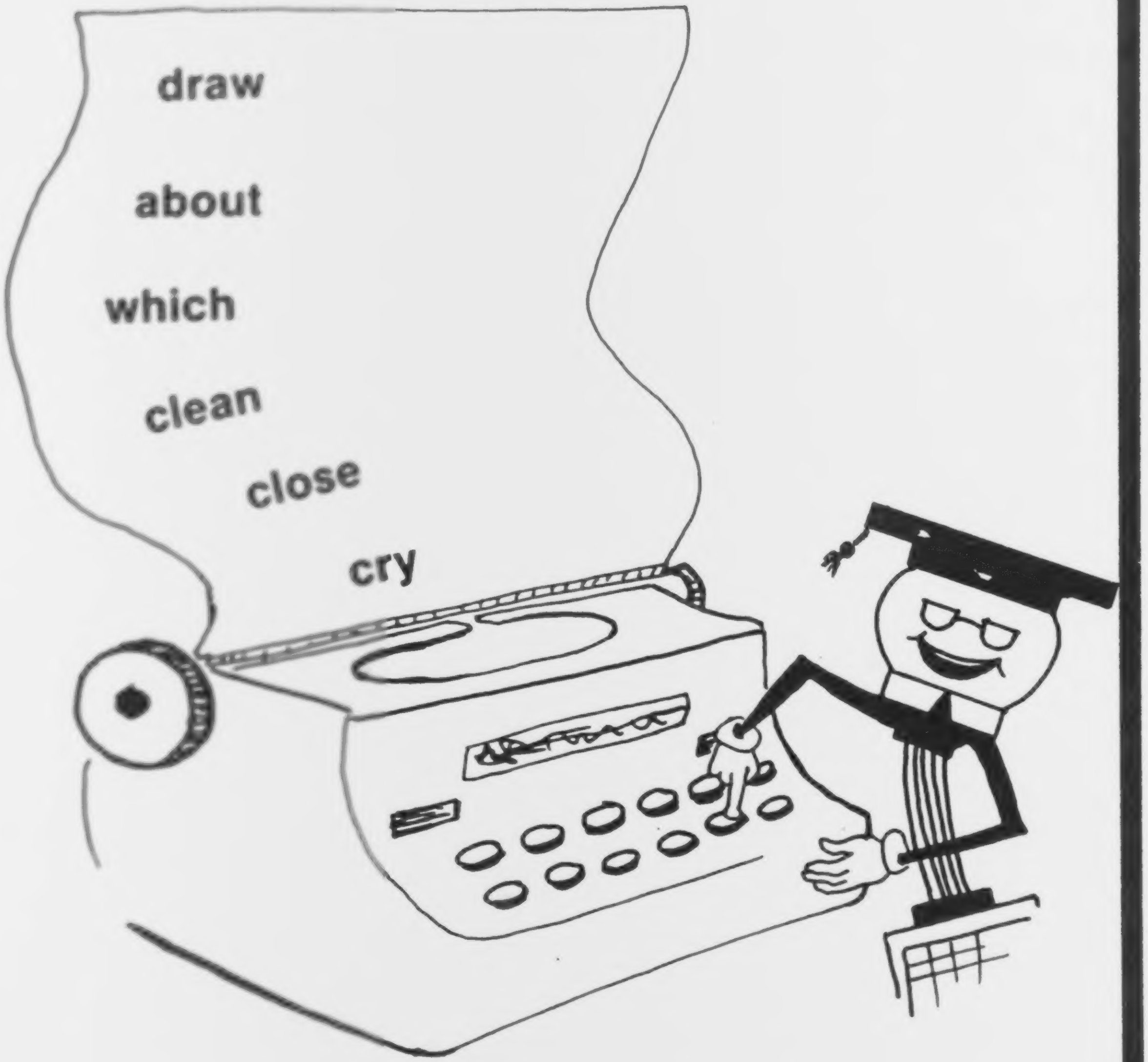
because

far

friend

CARD
861


own
try
done
fall
forgot
arm
hand



draw

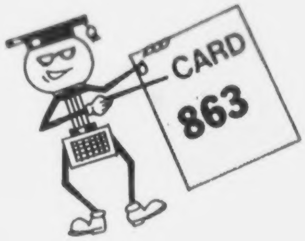
about

which

clean

close

cry

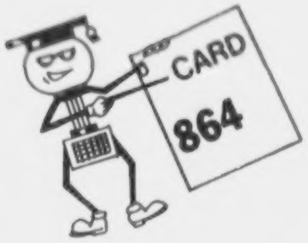


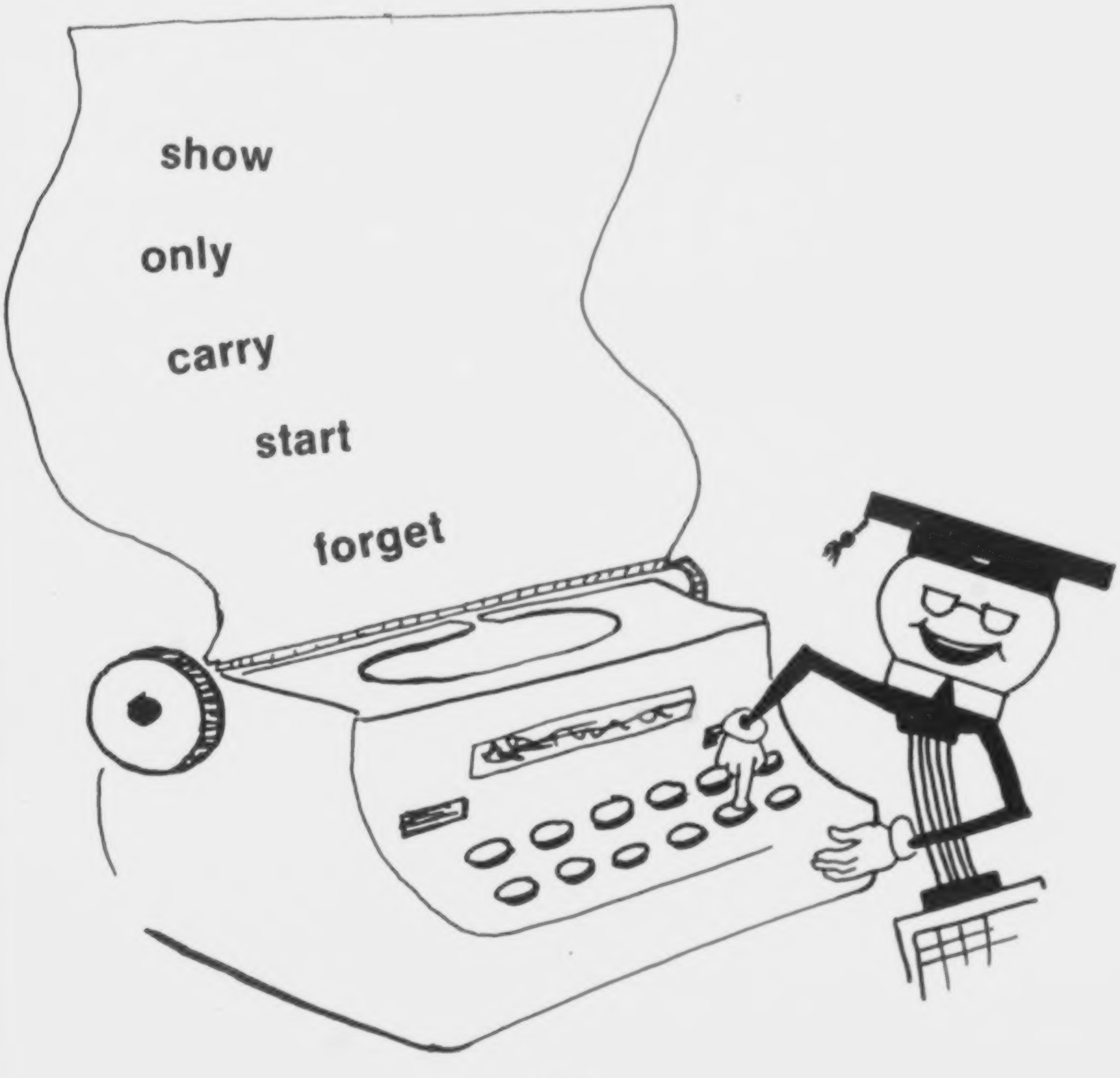
hold

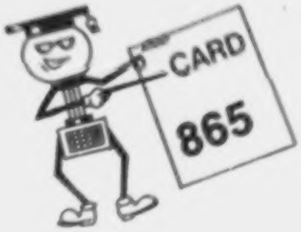
full

grow

keep


CARD
864


show
only
carry
start
forget



never

light

better

myself

guarantee

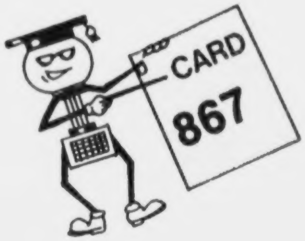
stand

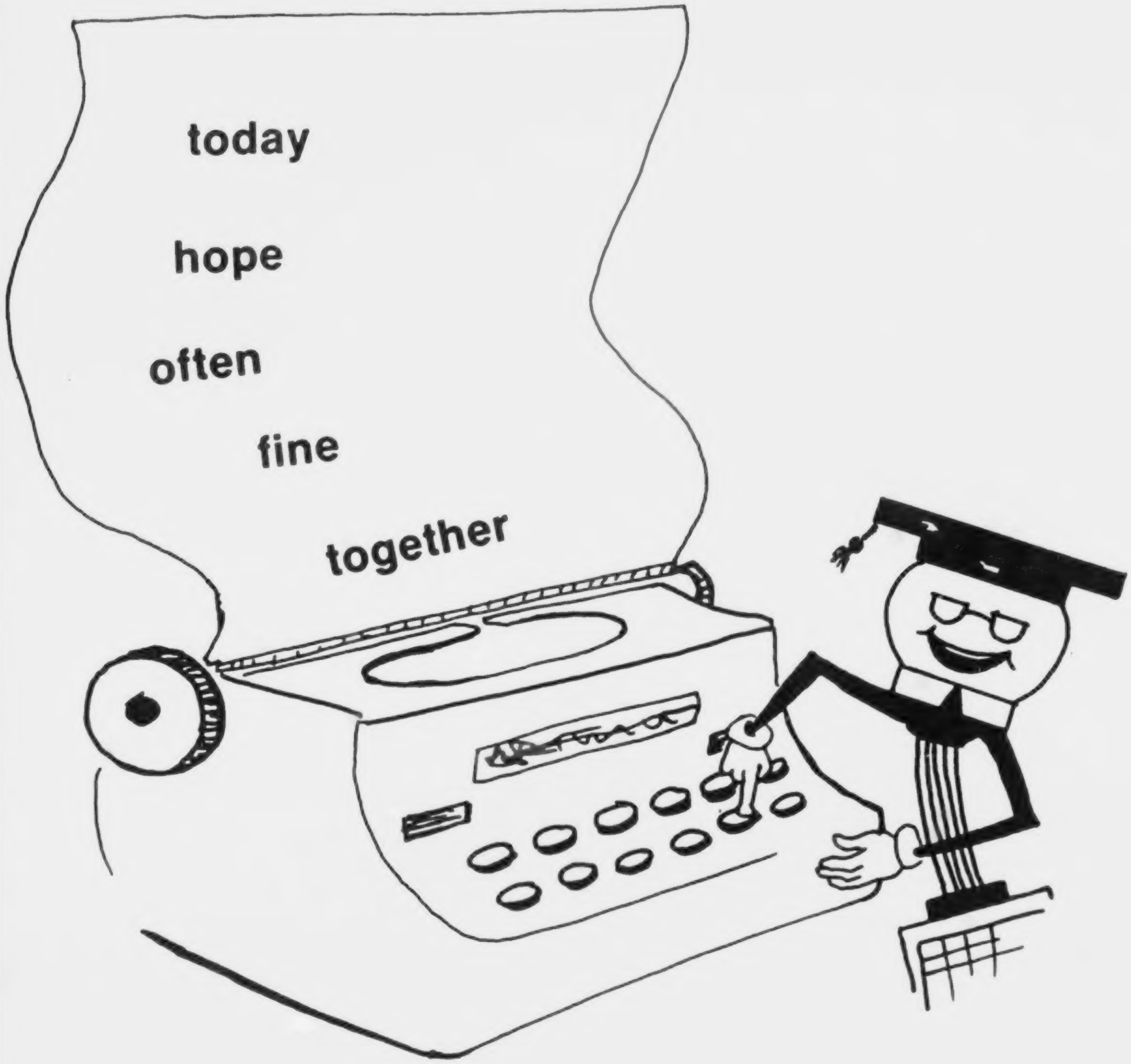
shall

small

laugh

friend





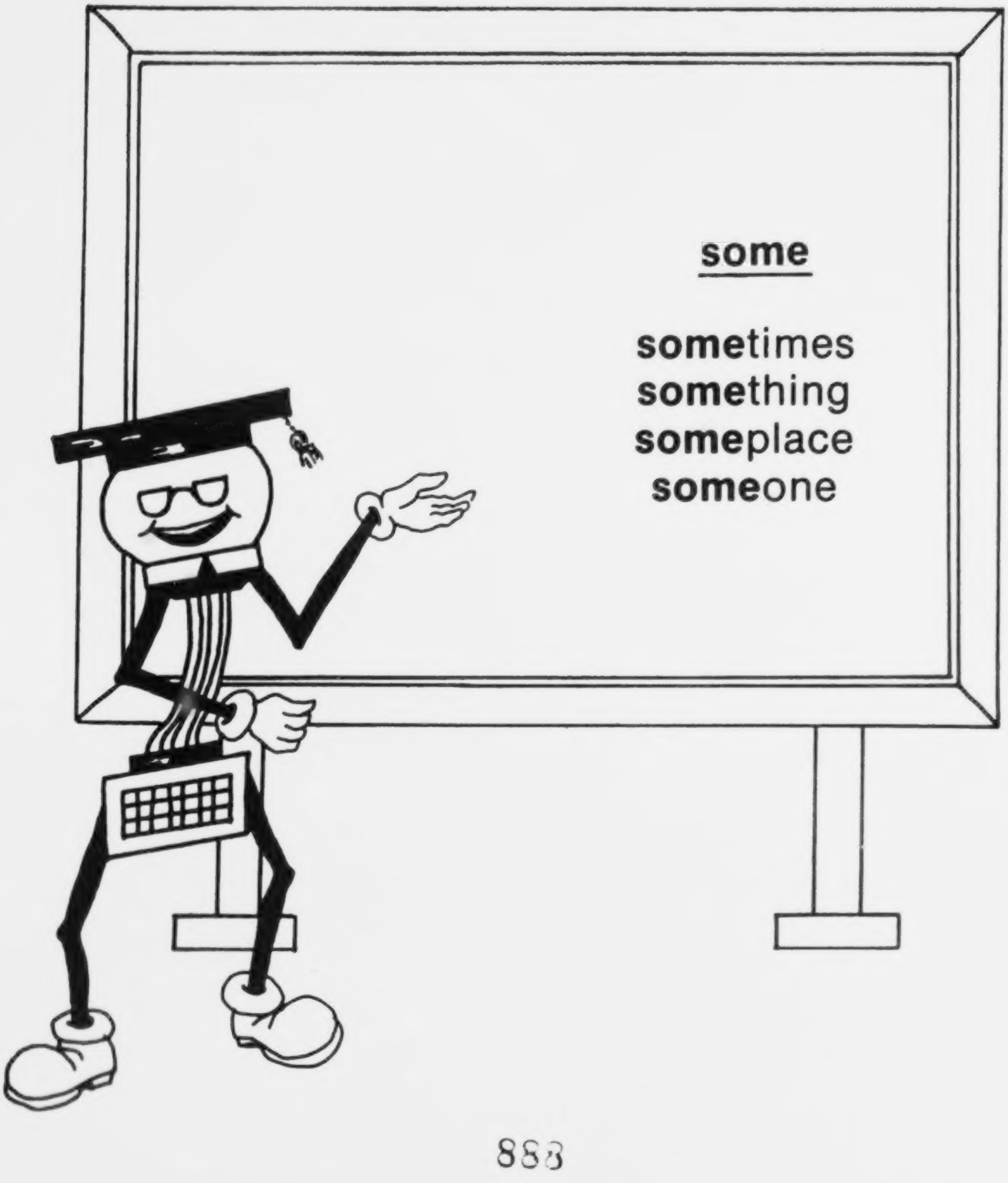
today

hope

often

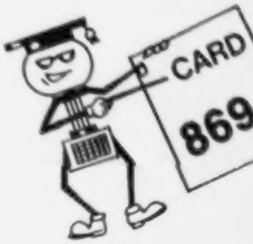
fine

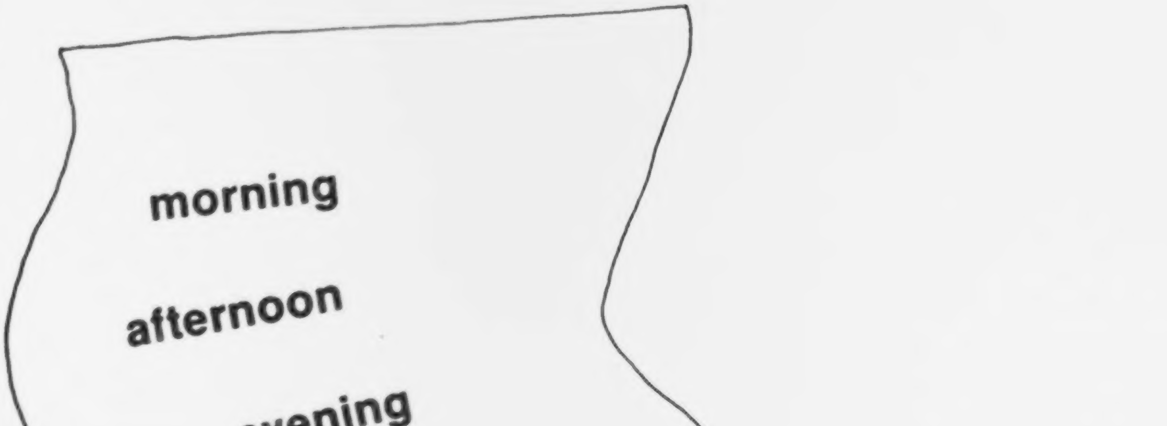
together



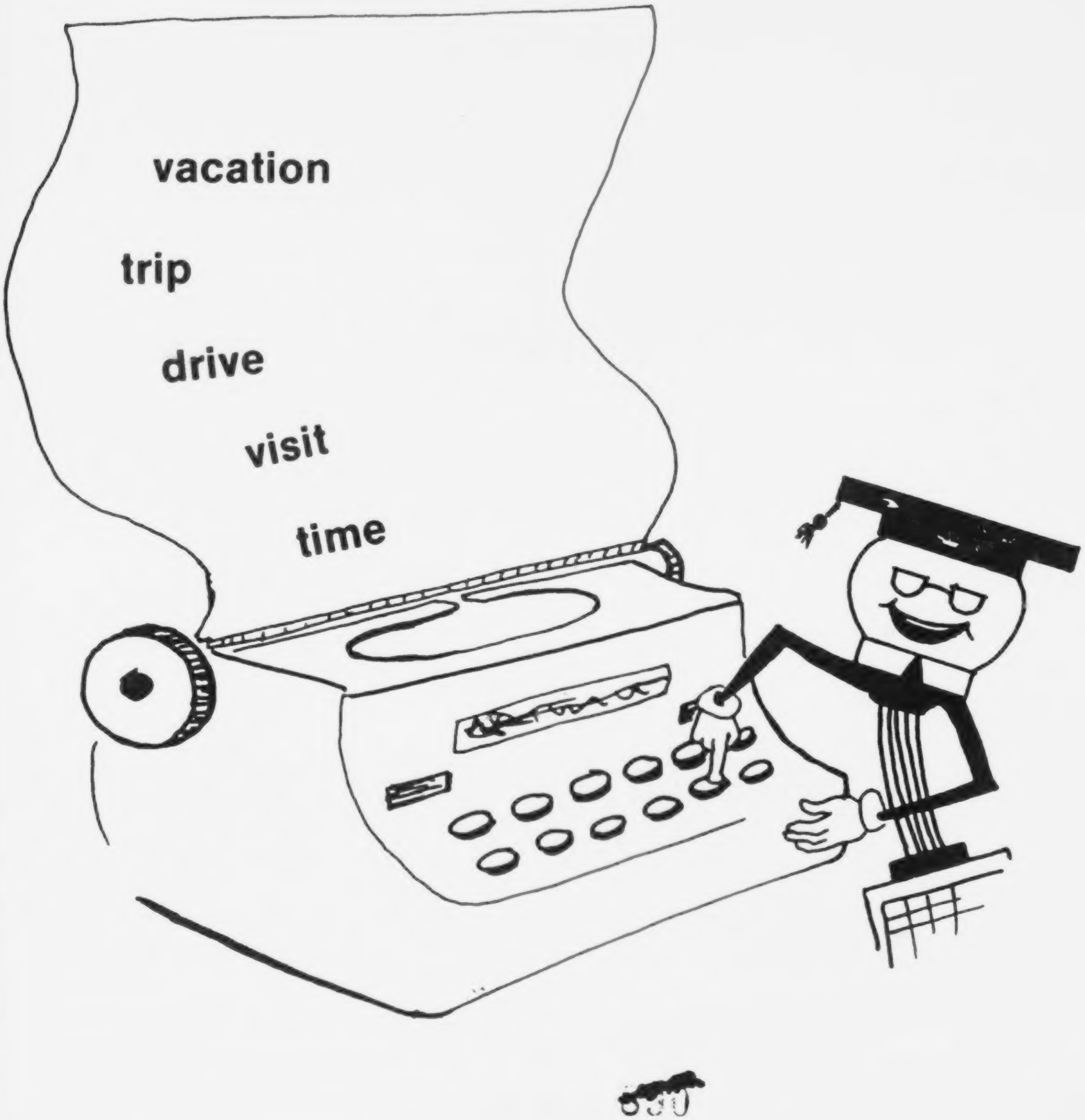
some

sometimes
something
someplace
someone


CARD
869


morning
afternoon
evening
night

CARD
870


vacation
trip
drive
visit
time

THE VACATION

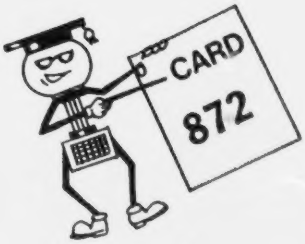
One day after he came home from work Joe said to Mary, “Why don’t we go on a vacation soon? It would be fun for all of us.”

“That would be good,” Mary said. “But when can you get off from work?”

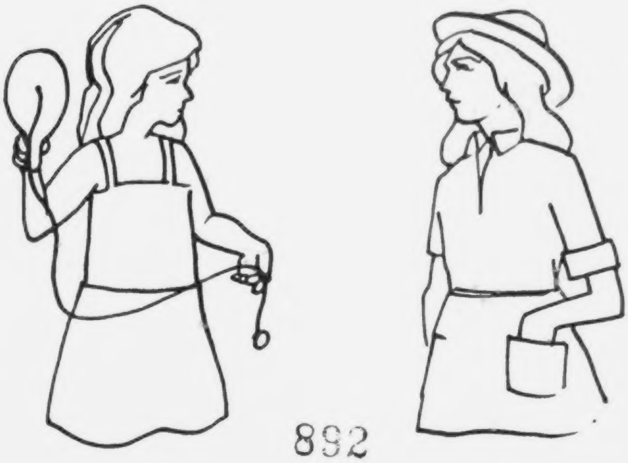
“Now”, Joe said, “we can leave this Saturday”, Joe said, “for two weeks, if we want to.”

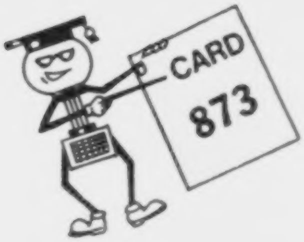
“Oh!”, Mary said. “That will be so good. Come, let’s tell Ann about it. Joe and Mary went outside to find Ann. They found her under the big tree. Before Joe could tell her about the vacation, she called, “Father! Father! My kitten is in the tree. Please help me get her down.” Joe jumped up high into the tree to get the kitten, and then down he came, holding the funny white kitten. “Oh, thank you, Father!” Ann said, very happy to have her kitten back.

Ann’s mother said, “Come with us Ann. We need to talk about going on vacation next week.” “Vacation!” Ann said. “Oh, good! Let’s go to the lake. I can swim and you and Dad can fish.” “What do you think, Joe.” Mary asked smiling,” “ will it be the lake like Ann wants? Or would the ranch be best this time of the year?” “The ranch would be too hot now” Joe said. Let’s go to the lake. It will be cool all day there.” “And we can fish all we want to,” Mary said. “And swim” Ann said, “Off to the lake it will be then,” father laughed, “for two weeks!” Ann said, “What about my kitten?” “Don’t worry,” Mary said. “The kitten can stay with one of your friends for the two weeks we will be away.”



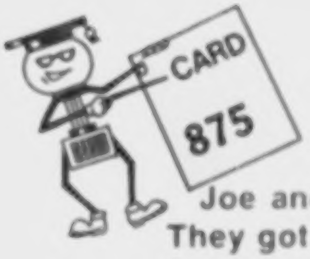
After lunch was over, Ann asked if she could go to her friend Sue's house. She wanted to tell her about the two week vacation at the lake. When her mother said yes, she could go to Sue's house, Ann ran up the street very fast. On the way, she saw three of her good friends. They were happy for her when she told them about the vacation. Ann ran on up the street to tell Sue. Sue as playing outside with her dog. "Sue! Sue!" Ann said, "I am going to the lake for two weeks." "When?" Sue asked Ann. "Next week" Sue said. "I am happy for you," Sue said. "You will have fun there this time of year." "Sue, where will you go on vacation?" Ann asked. "We will go to the ranch this year. Last year we went to the lake." "I like the ranch too," Ann said to Sue, "There are so many animals to see and play with." "Yes," Sue said, "I think I will have fun there riding and hunting with Dad." "Yes," Ann said, "that will be so much fun! That's what I did last year."





Ann ws too happy to sit down and visit with Sue, so they went for a walk up the street to the store. Ann asked Sue, "When you were at the lake, did you swim every day?" "Oh yes," Sue said, "And sometimes I went fishing with Dad, too!" "Who cooked the fish? " Ann asked. "You or your Dad?" "Well," Sue said, "not me or Dad. Mother always cooked the fish for us." "My mother too," Ann said. "My Dad cannot cook very good!" The girls went into the store. They saw some big yellow apples for fifteen cents each. Sue said, "Let's buy one of these nice apples to eat on the walk back." "Yes, let's do that," Ann said. "I like yellow apples more than I like red ones, don't you?" "Yes," Ann said, "I do, but sometimes it is good to have a big red one." "Do you girls need anything else?" Mr. Green the store clerk asked. "Yes," Sue said, "some meat for my dog, please." Mr Green handed her the meat. She pays for both the meat and the two apples. Then the girls leave to walk back home. "Thank you for the apple, Sue," Ann says. "It looks so good!"

At home Joe and Mary talked about what they would do at the lake when they got there. Joe said, "I have a lot of work to do before we go to the lake." "What do you have to do?" Mary asked. "Well," Joe said, "for one thing, I have to get my fishing things ready to go." "That will not take long," Mary said laughing. "You have all week to do it. What other things do you have to do?" Joe said, "The car needs a new tire. I have to fix the brakes, too. As soon as we have lunch, I will go by the store and get a new tire." Joe and Mary ate their lunch. Then Joe helped Mary with the dishes. "May Ann and I go to the store with you Joe?" Mary asked. "Yes, Mary. I would like that." "Let's go get Ann then. She is at her friend Sue's house." Mary said as she put on her new red coat. "Wouldn't it be nice if we could fly to the lake?" Mary asked laughing." Then you would not have to fix the car." "Yes it would be nice to fly," Joe said, "but I think that is something we cannot do this year." "I know," Mary said. "It costs very much to fly anywhere these days."



Joe and Mary went outside where the car was. They got inside the car and drove up the street to Sue's house to get Ann. Mary called to Ann, "If you are going with us, Ann, come on." "Where are you going?" Ann asked. "We are going to the store to get a new tire for the car." Mary said, "We have to get ready for the drive to the lake next week." Ann runs over and gets into the car. Then the Smith family starts off on its way to the store. Ann asked, "After we go shopping for the tire, can we go by the drugstore too?" "Why?" Joe wanted to know. "I need some things to take with me to the lake," Ann said, "for when I am out in the sun." "Very well," Joe said, "we will stop by the drugstore." When they get to the tire store, Joe compares the prices on the tires. He finds one on sale, but it does not look very good. The clerk picked one of the not so good tires up for Joe to see. He said, "Just look at this good buy." "No," Joe said, "that is not a good buy. The guarantee is not as good as it is on this one here." The clerk smiled and said, "I see you know how to shop for tires." "Yes," Joe said, "If I were to buy the tire you want to sell me, it would be a good deal for you, but a bad deal for me." Mary said to both of them, "We need to buy a tire with a good guarantee." "Yes, that is important," said Joe. "You do need to have a good guarantee when you buy anything that costs much money," the clerk said.

The clerk went over to some more tires. "I could give you a good deal on these tires here," he said. "They are good tires for a good price, and they have a good guarantee." Joe looked at the tires and at the guarantee. "Good," Joe said. "I will take one. Here is a twenty dollar bill," he said, taking out his wallet. "And here is your tire and your change," the clerk said. "Thank you for shopping with us! Our tire man will put the tire on the car for you."

The tire man takes the tire and puts it on the car while the Smith family looks on. After the man has put the tire on, Joe goes over to look at some tools. Mary starts walking down the street to the drugstore. Joe calls out, "Don't be so fast. Remember, I have the money," he laughed. They all walk together to the drugstore. Joe opened the door and they went in. The first thing Ann asked the clerk was if she had anything for being out in the sun. "Yes," the clerk said, "you put this on when you will be out in the sun a long time." "How much is it please?" Ann asked. "It costs one dollar," the clerk said. Ann looked at her parents. "May I have it to take on vacation?" she asked. "Yes," her mother said, "but I need to get some things too before we go." The clerk asked, "What can I help you with?" Mary said, "Do you have some of those small pills to help you sleep that I see on T.V.?" "Oh, yes!" the clerk said. "They are over here." "I will take one box please," Mary said. "It is so quiet at the lake at night that I can't sleep there very good. I must be used to the noise we have in town at night."

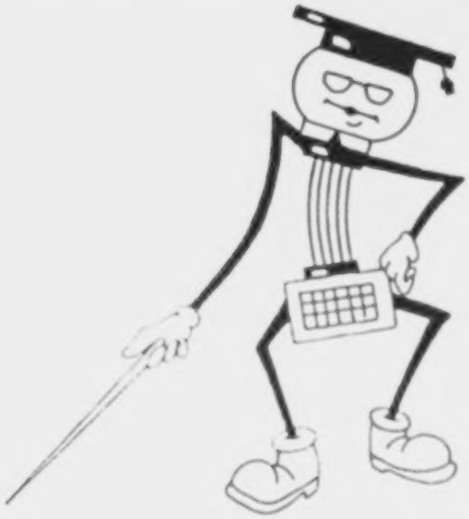
Joe said, "I didn't know you could not sleep well at the lake. I always sleep very well there." "I do too," Ann said, "but I am always ready to get up in the morning for a day of fun." They all laughed. "We will all have fun again next week," Joe said, "when we go to the lake on our vacation!"

After paying the clerk for the things they needed to buy, the Smith family walked from the drugstore to the post office. Joe needed to mail a letter to Mr. Green at the lake. Mr. Green needed to know that they were coming to the lake next week. He would have to get some rooms ready for them to stay in.

Now that all the shopping was done, the Smith family went back to the car. It was time to go home so Joe could fix the car's brakes. Mary and Ann needed time to get their things ready, too. Today, the Smith family was very, very happy just thinking about the fun they would have next week! The ride home was fun. Soon they were saying "I wish we were at the lake today. What fun we would have!"

After they were home, Joe went to find his car tools. He wanted to fix the brakes before dinner time. Mary and Ann were both inside getting things ready for the trip. Ann said, "Mom, it will be so pretty this time of the year under the big trees next to the lake. Can we eat outside every day?" Ann's mother laughed, "Not every day, Ann," she said," "it may rain on one of the days we will be there. Then we would not want to eat outside and get wet." "Oh, no!" Ann said. "It can't rain!" Then I would have to stay inside." "We will worry about that later," Mrs. Smith said, "Right now, let's worry about getting our things ready. Then you can help me cook dinner. I think we will have that nice ham I have been saving." "That will make Dad happy," Ann said. "He likes ham more than anything you cook for us."

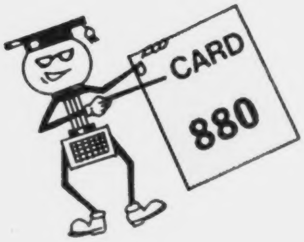
Mrs. Smith went to the kitchen to cook dinner for the family. Soon Joe came in. "I put the new tire on the car," he said, "now it is ready to make the trip." "That's good, Ann and I have our things ready too," she said. "Now, if you and Ann will wash up, it's time for dinner." "Good!" Joe said, "I'm ready to eat right now. I will go call Ann. You know we both like ham very much the way you cook it." "Well, go call her then," Mary said, "while I put the dishes on the table."



After dinner Joe said, "Mary, do you think we should call Mr. Green and tell him we are coming next week? Maybe our letter will not get there in time." "Yes," Mary said, "Why don't you do that while I do the dishes. Mr. Green needs to know we are coming so he can get our room ready."

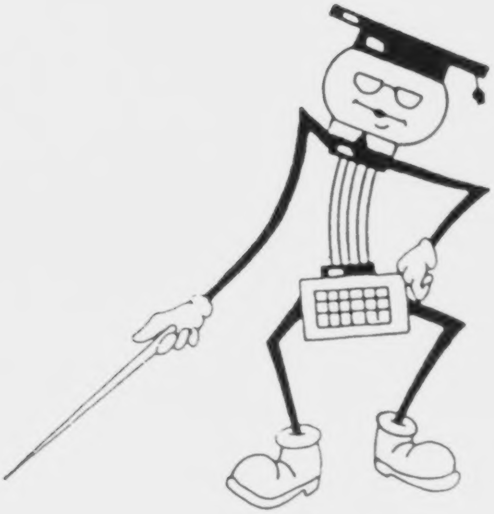
Joe went to the living room telephone to make the call to Mr. Green. First, he had to pull out his wallet to get Mr. Green's Telephone number. When Mr. Green came on the line Joe said, "Mr. Green, this is Joe, I will say what I have to say fast to save money on the telephone call. On Saturday we would like to come up to the lake for a week. Will you have a room?" "Yes," Mr. Green said, "You can have the big room where your wife likes to stay." "Thank you," Joe said. "I mailed you a letter today, but sometimes the mail is slow." "I am very happy you called, Joe," Mr. Green said. "Once you get up here, we can fish. My friend Bob gave me some new fishing poles he made last week. We can use them to catch some big fish. They are nice and round and long. I think you will like them." "I know I will like them," Joe said. "Something tells me both of us will catch many fish this time, Joe," Mr. Green said. "Have a good trip." "See you next week, Mr. Green," Joe said. "Thank you very much."

Joe put the telephone down and went into the kitchen where his wife was. She had done the dinner dishes. Now she was making some coffee for the two of them to drink. She gave Joe a cup of coffee as she asked him, "What did Mr. Green say, Joe?" "He said we could have the big room you and Ann like so much," Joe said. "Did he say how the weather was," Mary asked. "Yes, he did," Joe said. "He said the weather was good." "He also told me I could use some of his new fishing poles." Joe said. "Why don't you use your old fishing pole, Joe?" Mary asked. "You have caught many big fish with it." "I will use it," Joe laughed, ; "If the new poles do not work on the fish!" "First thing upon getting to the lake, we can all go swimming," Ann said as she came into the kitchen. I have been waiting a long time to splash in the cool water." "There goes my fishing!" Joe laughed. "I was going to fish with Mr. Green as soon as we got to the lake," he said, "but I can wait until Ann has her swim." "Yes," Mary said, "Ann is always ready to swim." "And I must say, Mary," Joe said smiling, "You are always ready to jump into the water with her!" "I know, " Mary said, "It is so much fun to swim in the lake! I wish we were up there right now!" Ann said. "Why don't we all have a nice piece of cake," Mary said, "while we talk about the things we will do on our vacation?" "Good," Joe said. "I saw that nice big cake you made." Mary gave them each some cake. They talked for a long time about what they would do at the lake. They talked about swimming and fishing and taking long trips in the day, out into the fields and trees. They talked and laughed so much they didn't know when bed time came. After a while Mary said, "Oh, my! It's after our bed time! We won't want to get up. Come, it's off to bed for all of us!"



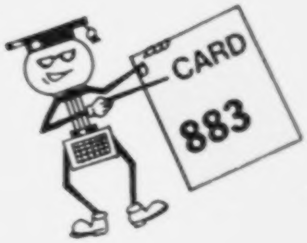
Friday morning came to the Smith's house--cool and clear. At breakfast Joe said, "If the weather is this good up at the lake, I will be one happy man!" "Yes, it is a nice day today, isn't it?"Mary said. Then Ann said, "It's too nice to be inside--do I have to go to school today?" "Yes you do!" both parents said laughing. "You can have your fun outside tomorrow when we get to the lake." "Joe," Mary said, "would you stop by on the way to work and give my green dress to Mrs. Black to clean? I will need to take it with me on vacation. She will have it ready for you to pick up right after work. And don't forget to go by the bank and get the money we will need for the trip," Mary said. "I will cash a big check," Joe said, "for after all, we will be away for two weeks." "That's right," Mary said. "We want to take enough money so we can do the things we want to do," Joe said, "Do you know that this is the first vacation we have had in years?" "Yes," Mary said."We could not take a long vacation before because we did not have the money. But now you have a good job at Mr. Jones' store. Now we have all the money we need to take a long vacation. And it is all because you found Mr. Jones' wallet and gave it back to him." "Well," Joe said to Mary, "what you say is right. Mr. Jones did give me the job because I was honest and gave him back the wallet I found. But I work hard at the store. And the people there like me." "I know, Joe,'" Mary said "you are a good man, a good husband and a good father." "Thank you," Joe said. "I try hard to be all the three things you said."

Joe picked up his check book and pen and said,"But right now I need to go to the bank before I go to work. It will be closed by the time I get off from work." "Goodbye, Joe," Mary said, laughing. "Don't forget to pick it up on the way home like you did last time with my white dress!" Joe laughed, "So you remember that time! Well, I won't forget today!"



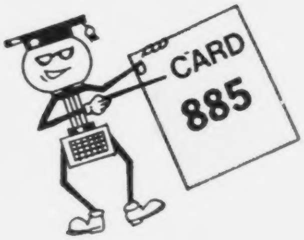
Joe went to the bank first on his way to work. He cashed a check and put the money in his wallet. Then went to Mrs. Black's to leave Mary's dress to be cleaned. It was far out on Church Street. "Will it be done by six?" Joe asked Mrs. Black. "I will try to have it ready for you, Joe," Mrs. Black said. When Joe went out to get in his car, he saw a policeman next to it. The policeman asked him, "Do you own this car?" "Yes," Joe said, "I do." "Well," the policeman said, "The stop light on the right is out. You need to get it fixed." "Thank you," Joe said, "I will. I will do it before I leave for the lake." Joe went on to work. He let all the others at work know about the vacation and what he, Mary and Ann would be doing. One said, "Don't fall into the water Joe." Someone said laughing, "Don't forget to hold the fishing pole good and hard so the fish will not pull you in!" Mr. Jones said, "They grow big fish up at the lake. Keep a look out for a big one for me, Joe." "Oh," Joe said, "do you like to eat fish?" "Yes I do--very much," Mr. Jones said. "And draw me a picture of the one that got away!" someone said. "Which one of you said that?" Joe asked laughing. "I will do better than that, I will catch it again and give it to you to have for dinner!"

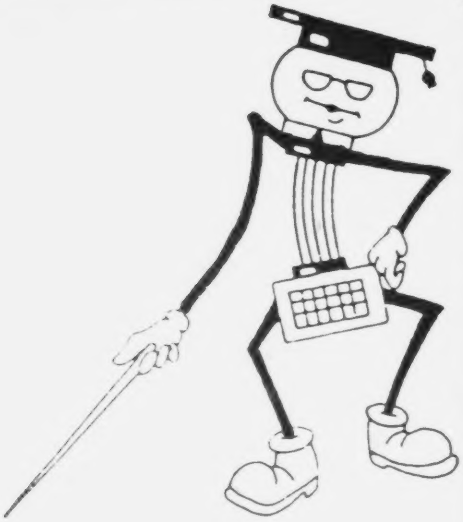
After work, Joe went by Mrs. Blacks to get Mary’s dress. It was ready for him Then he went home. There was much work to be done to get ready for the trip. He had to carry things out to the car. Ann wanted to help, but Joe said, “Thank you Ann, but I think I had better carry these things out myself. They are too big for yu. You can bring my fishing pole out to the car. It is light.” Ann said, “When we get to the lake will you show me how to clean fish?” “Only if you catch a big one,” Joe laughed. Mary came out to the car. She had done the dishes and wanted to help Joe. “What can I do?” she asked. “It’s all done, Mary,“ Joe said “We are ready to go first thing Saturday.” “That’s good” she said. “Why don’t we all go for a walk before we go to bed?” “Let’s do,” said Ann as she started up the street. “Let’s walk up to the store and get something good to eat! Mary laughed as she said “Ann, don’t you ever get full?” You are always ready to eat something good. But not always ready to eat your vegetables.” Joe said, laughing. “That goes for you too Joe, ” Mary said smiling.--“And I must say, sometimes it goes for me too.” “Well,” Joe said, “It’s almost vacation time so let’s all go up to the store and get something we each like very much!” “Let’s go!” Ann said, as she started to run up the street. “See who can get to the store first!”



The sun was almost up when the Smith family got up on Saturday. It was a little chilly outside. Mary told Ann, "While I make coffe and cook some ham and eggs, please make up your bed. Then fix your hair so we will be ready to go." "I will, Mother," Ann said. "Then I will help you get ready." "That's a nice girl, Ann," Mrs. Smith said. "If we all help, we will soon be on the road to the lake." Ann started to leave to go make up her bed. She asked, "Mom, shall I take my coat to the lake?" "Yes, Ann," Mrs Smith told her. "It may get cold up there at night. I am going to take my coat--and your father too. You know he can't stand to be cold." "Yes," Ann laughed. "Do you remember last year when we went to the ranch for a night and he didn't bring his coat?" "Yes I do," Mother said laughing. "I will remember that night for a long time. We couldn't get him to go outside with us at all!" They both had a good laugh about the time that Mr. Smith forgot to take his coat to the ranch. He couldn't do anything--only stay inside--no hunting that day! No fishing! Not anything! Mrs. Smith said, "You had best run now and get ready Ann, the food is almost ready, and your father will want to start to the lake." "Yes, Mother," Ann said as she went to her room. "I will be ready right away." Mr. Smith came inside. "Well," he said, "I am all ready to go as soon as we eat. May I have some coffee now?" "Yes, Joe," Mary said, "I will get you some. Here is your ham and eggs, too." Then she called Ann saying, "Ann, come eat before your food gets cold." "I'm on my way," Ann called back. The Smith's ate their breakfast. They were a happy family--laughing and talking about the fun they would have on vacation at the lake. Mrs. Smith said, "I hope every day of our vacation will be a fine day." "And we hope so too," Mr. Smith and Ann said together. "It is not often that we get to go somewhere for two weeks." Mrs. Smith said, "I know". Mr. Smith said, "But we have all worked hard for it." "Even me?" asked Ann. "Yes even you," Mr. Smith said laughing. "You worked hard too. Now let's get on the road. There are a lot of fish and quail at the lake with my name on them!"

There were not many cars on the road when the Smith family started out. This was because it was Saturday, the first day of the weeekend. Many people do not have to work on the weekend, so they stay in bed and sleep for a long time, to rest from work. "Before I forget," Joe said, "we need to stop by the gas station to get some gas." Mary said, "How about oil? Are you going to have them check the oil?" "Yes," Joe said, "and the water, too." "And the tires?," Ann asked. "Yes, the tires too, Ann," Joe said smiling. "We don't want to forget anything. We want this to be a good trip," At the gas station, Joe's friend, Tim Black, checked the oil. It was O.K.. Then he checked the water and tires. They were O.K. too. He filled the car with gas and said, "That will be sixteen dollars, Joe," "Now you have more than enough gas to get to the lake." Then he said, laughing "I wish you were going to stay here and sell gas and I was going to be the one going fishing." "Well, Tim, " Joe laughed, 'I think I like things as they are--me going and you staying!" "Have a good trip." Mr. Black called as the car started to drive away from the gas station. "Joe," Mary said, "Tim Black is a very nice man. Why don't we have him and his wife over for dinner when we get back home?" "Yes," Joe answered, "Why don't we do that?" Outside the city everything was green and pretty. Now and then the Smiths would go by a farm or ranch. They would see the animals coming out to the fields to start their day and the people on the farms and ranches starting their days' work. "Father," Ann asked, "Did you like it when you worked on the farms and ranches before you started to work in Mr. Jones' store?" "Oh yes!" Joe said. "I liked it very much. But the pay was not too good, and sometimes there was no work for me." Mary said, "When you have a family, Ann, you need a job were you can work every day." "I know," Ann said, "It costs much money to have a nice home and a car and o buy food for all the family." "That's right, Ann," Joe said. "And don't forget how much it costs for us to take a two week vacation at the lake!" "Then," Ann said, laughing, "work hard for Mr. Jones so you can keep your job in the store. Mom and I want a three week vacation next year!" "Who knows," Joe answered, "maybe you will get just that. Mr. Jones likes me very much!" "And so do we!" Mary and Ann said together. They all laughed, happy that they were together and having fun on a very, very, very nice Saturday morning.



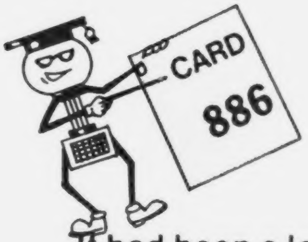


It was about ten in he morning when Ann said, “Dad, I am getting hungry. Can we stop for a snack somewhere?” “Yes, Joe,” Mary said, “I could use a snack myself. How about stopping at that snack bar coming up over there?” “O.K.,” Joe said. “Let’s stop over there. I could use a cup of coffee. It has been a long drive.”

Joe stopped the car near the door to the snack bar and they all got out. “What kind of snack do you want, Ann?” Mary asked. “How about a big hot dog and some cold milk?” “O.K., if that is what you want,” Mary said. “I think I will have pie and coffee.” Joe said. “That goes for me too.”

The Smith family all went inside. Joe told the woman what they wanted. When the food was ready Ann said, “Let’s eat our snack outside on that table over there. It’s too nice to be inside today!”

So the Smiths went outside to eat their food at the table. When they were through, they got back in the car. Joe said, “When we stop again, we will be at the lake! We should be there by two or three, this afternoon, which will give me time enough to catch a fish for our supper.” “A fish for supper would be good,” Mary said. “We have not had good fish for a long time.” “I’m ready for the fish,” Joe laughed. “I hope the fish are ready for me!” The road was good and the big lake was getting near. “Good! Good!” Ann said, as the big blue lake came up before them. “We are at the lake!” Joe drove up to Mr. Green’s house and they all got out, happy to be at the lake, but, happy, too that the long trip was over. Mr. Green came outside and said, “I am happy you made the trip O.K.. Your room is ready for you.” “And how about the fish, Mr. Green,” Ann asked. “Are they ready for us too?” They all had a good laugh over what Ann said as they went inside.

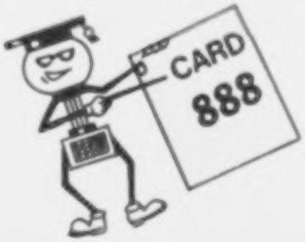


It had been a long day for the Smith family. Mary said, "Before we do anything, let's all take a nap." "Yes, let's do," Joe said. "Then this evening we can all go down to the lake. You and Mary can go swimming while I fish." They all went up to their room for a little nap. It was about four when they came down, ready to go to the lake to have some fun and catch some fish. Mr. Green saw them as they were about to leave. He asked, "Did you have a good nap?" All the Smiths said, "Yes," they had all had a very good nap. Mr. Green asked them, "Would you all like something to eat before you go down to the lake?" "No, thank you, Mr. Green," Joe said. "We will wait until supper time. We are saving up to eat the big fish I will catch!" "Anyway," Ann said, "Mother and I are going swimming and I read that you should not eat and then go swimmingright away." "Good girl, Ann!" Mr. Green said. "That is right." Then the three Smiths went down to the lake. It was a nice day out. The air was clean and clear. The sun was warm and there was not a cloud anywhere. Joe said, "You two go on in and have your swim. I will be right over there by the trees, fishing for the big ones." So, Mary and Ann went into the water to swim. The water was a little chilly, but they splashed around and were soon warm. There was another family swimming in the lake, up from where the Smiths were. They were laughing and making a lot of noise, splashing in the water. Then everything went quiet. All the Smiths could hear was someone cry out, "Where's Sue..... Where is my child!" Then far over in the lake there was a splash and a shout, "Help! Help!" they could see a small child's head and arm. The child was in some kind of trouble. Mary said, "She may drown. I have to go help her now! You stay here while I swim to her." Mary could swim fast, so she soon got to the child. She gave the child her hand to hold on to and started the long swim back. The child was afraid she would drown, but Mary told her, "It's O.K. now, I have you. We will be fine." When Mary got to shore the other family ran over. "Thank you! Thank you!" the mother said, "for helping my child." By then Joe had run over to where they were. "That was good work, Mary. If you had not been around to help, that child would have drowned!" Joe said, "I have caught four big ones if you two are ready to go in for supper." "Let's go!" Mary and Ann said together. "We're ready, right now!"

When they got up to the house, Joe cleaned the fish that he had caught. Then he carried them up to the room for Mary to cook for supper. Each room in Mr. Green's house had a place where people could cook their own food. Mary made them a good supper. At supper Joe told Mary, "It was good that you were close enough to help that child. If it were not for you, she would have drowned." "Yes," Mary said, "It was good that I was near enough to help. Do you think the other family would help if I got into trouble in the water?" asked Ann. "Yes, they would," Joe answered. "People have to help each other out when they need help," Mary said. "You must always remember that, Ann," Joe said. "Sometime or other, we all need help," Mary said.

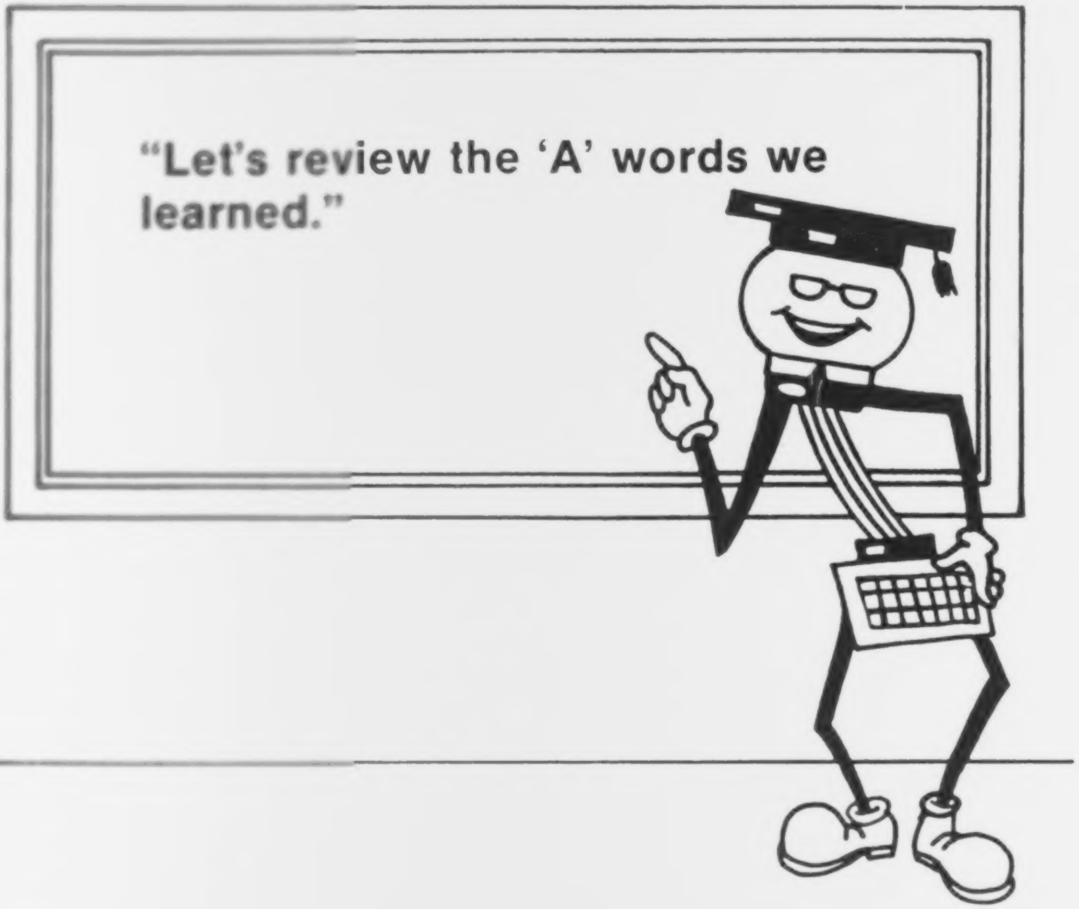
Joe said, "Look how much is in the pan! Both of you will have to have some more fish. We have to eat it up!" "Oh Father," Ann said. "I have had enough fish for four people! Do I have to have more?" "Yes you do, " Joe said, "if you want to have some of your mother's good peach pie!" "Well, if I have to," Ann said, as she gave her plate to her father, "but make it a small serving please." "This is really good fish," Mary said. "I will have some more fish and some more corn too, please." Joe put some fish and corn on her plate, saying, "I like the way you cooked the fish, Mary. It is very, very good." "That is because you caught the fish right out of the water," Mary said. "You are right," Joe said,"fish fresh from the water is always best." "I am so full," Ann said, "after all the fish and boiled corn." "Too full for any peach pie?" Mary asked laughing. "No, Mother", Ann said, smiling, "not that full!"

They all had some of Mary's fresh peach pie. After they had washed the plates, Mary said, "Ann, will you please put the knives, forks and spoons away while I wash the pots and pans? Then we can all go for a walk along the lake shore." "Yes Mother," Ann said. "After you made us such a good supper, I will be happy to help." While Mary and Ann put the kitchen things away, Joe cleaned his gun. He wanted to get ready to hunt quail with Mr. Green one day soon.

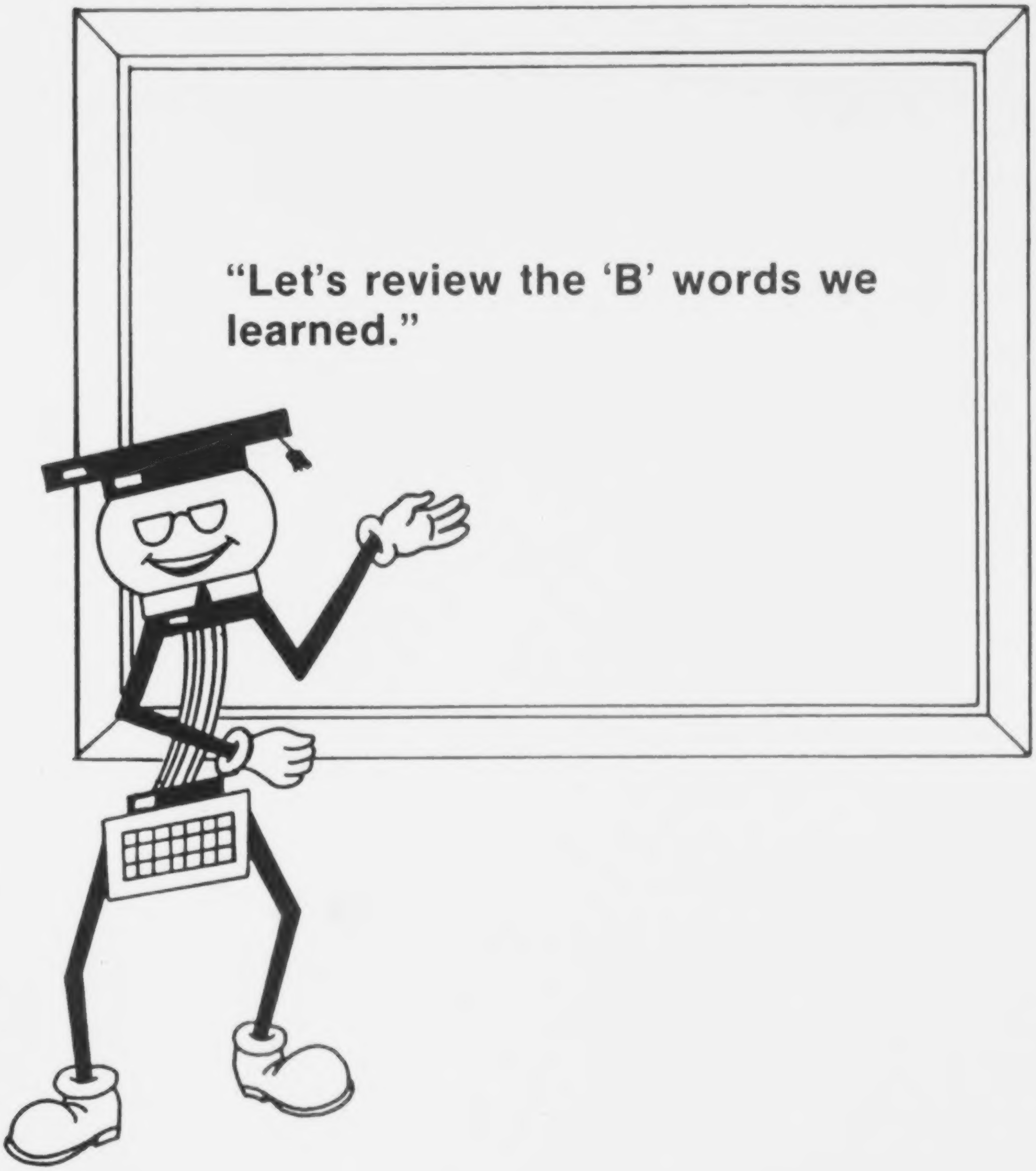


The Smith's vacation days went by. They enjoyed each day at the lake. There was always something to do, swim, fish, hunt or take long walks on the lake shore or in the big trees. On the day that Joe and Mr. Green went to hunt quail, Mary and Ann went into the little town called Big Neck near the lake to do some shopping. They needed some food and other things. There was only one food store in the quiet little town, and it was run by Mr. and Mrs.Street, two people who were very, very nice. Mary liked to visit with the Street's each time she came to the lake. She liked to talk to them about the town and all the people from all over who came to visit the lake for their vacation. She liked to talk to them too about how it was to live in a very small town like Big Neck, which just had a few people. Ann liked to come with her mother because the Street's store was the town's post office too, and she could look as Mr. Street gave out the mail. People of all kinds came into the store, farmers, ranchers, and vacationers. Mrs. Street was nice to them all, and always took the time to visit with them. As Ann looked at Mrs. Street give out the mail, Mary went on with her shopping and talking to Mr. Street. He said, "Mary, someone told us about the day you saved the little girl from drowning, over at the lake. It was a good thing that you were near her so you could get to her in time." "Yes, it was, Mr. Street," Mary said. "As it was, I got to her just in time. If I had been any later, I could not have saved her." "Well," Mr. Street said, "it was a fine thing that you did." "Thank you," Mary said. "Someone may do the same for me someday." Mary completed shopping and gave Mr. Street a check. Then Ann helped her take the things to the car. "Do we need anything more?" Mary asked Ann. "Yes," Ann said, "don't you remember? Father asked us to stop by the drugstore and get him some medicine for his ear." "That's right, Ann," Mary said, "Well, let's go into the drugstore and get it." When they went into the drugstore, the nice man who ran the drugstore said, "I remember you from your last vacation. You are Mrs. Smith, aren't you? And this is..." "Ann," Mary said smiling. She did not think that the man would remember them after so long. "My husband's ear hurts and he asked me to come see you to get some medicine for it," Mary told the man. "I have just what your husband needs," the man said. "Here, tell him to take one of these pills every four hours. They will keep his ear from hurting." "Thank you very much," Mary said as she gave him the money for the pills. "Well, Ann," Mary said, "if we have all the things we came to town for, we can go back to the lake now." Ann asked, "Do you think we will have time for a swim when we get there, before supper?" "Oh yes," Mary said. "It is only four now. We won't have supper until six."

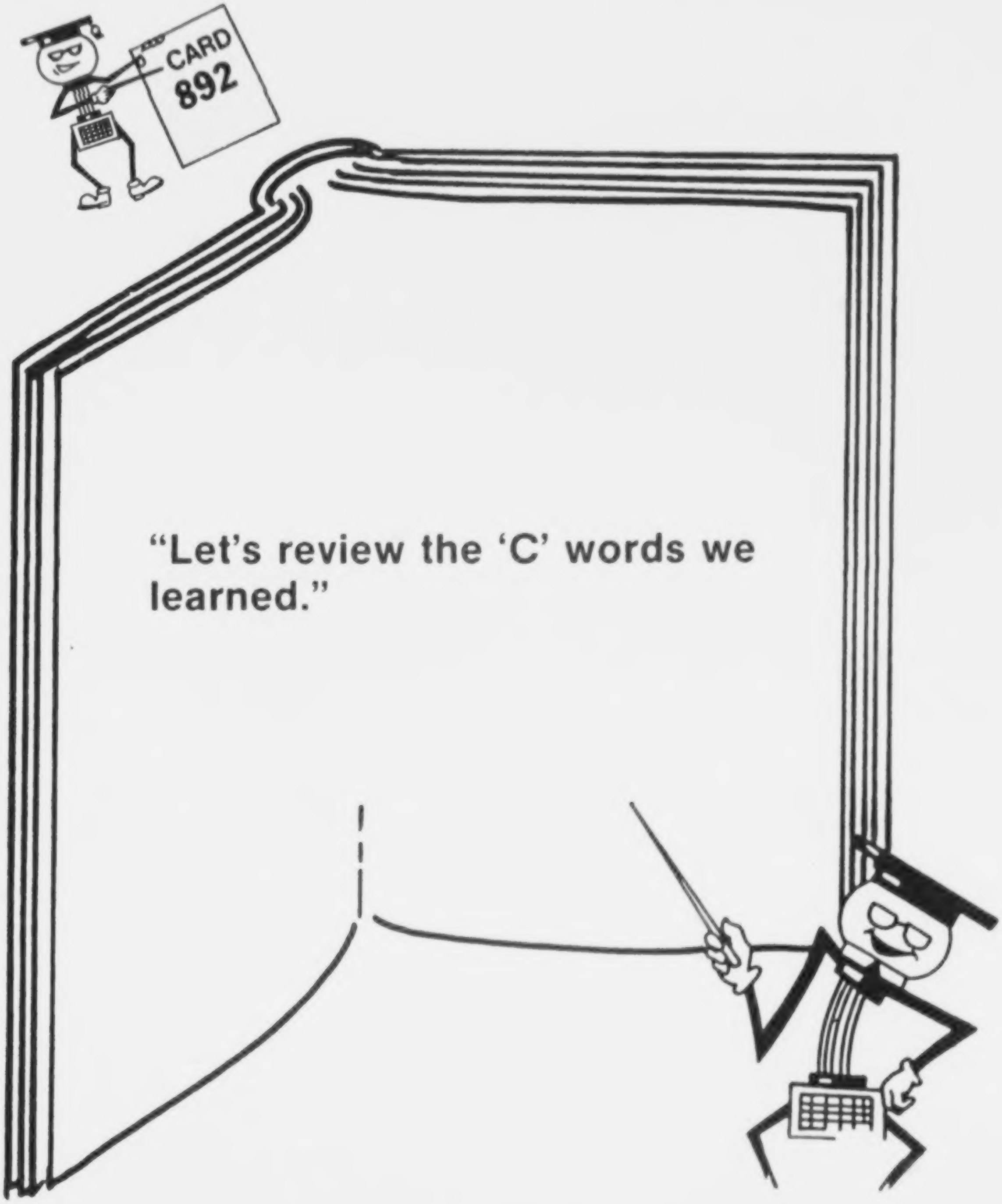
It was the last day of the Smiths vacation. They were having breakfast outside, under the trees. It was quiet, just the songs of the birds and wind in the trees. Mary said, "It has been a very nice vacation, don't you think Ann?" "Oh yes!" Ann said. "I had so much fun!" "And so have I," Joe said. Then he said, laughing, "I have had so much fun that I don't want to go back home today!" "Well," Mary said, "I'm afraid all vacations have to be over sometimes, so let's go on and get ready for our's to end. We have to get our things in the car for the trip home." The Smiths, a little sad about having to go home, got up and went inside. "Now don't be sad you two," Joe said, "we can come back to the lake next year. It will be here then!" "Oh, let's do!" both Mary and Ann said together. "We like it so much here, we could stay here always!" The Smiths went by to thank Mr. Green. They told him how nice their vacation had been. As he went out the door, Joe said, "We will be back next year, Mr. Green, about this same time, if you will let us come." "Let you come?" Mr. Green said. "You know you can come here anytime you want to. I like you all very much." "Thank you, Mr. Green." Mary said. "We all like you too!" Then the Smiths got into the car to start the long drive home. It was after four when they got home. "Oh, no!" Joe said when he saw their yard. "Look at the work I have to do. I didn't know things could grow so much in only two weeks!" "Don't worry about it now, Joe." Mary said. "Ann and I will help you with the yard tomorrow." "O.K.," Joe said, "it's a deal. I wont worry about the yard at all today." Ann helped her parents take they things from the car. Then she asked, "Please, Mom, may I go up the street to see my friends? I want to tell them all about our vacation and how you saved the little girl." "Yes, Ann," Mary said smiling, "You may go visit with your friends, but be home by six for supper." "I will," Ann called as she ran out the door, ready to tell her best friends all about the vacation at the lake. "Do you know something?" Joe asked a little later, "It was nice at the lake, but I'm happy to be home, aren't you? "Yes, I am, Joe," Mary said, "very happy to be home, with my family and friends." And so the Smiths vacation came to it's end. Something to be remembered for a long time to come!



"Let's review the 'A' words we learned."

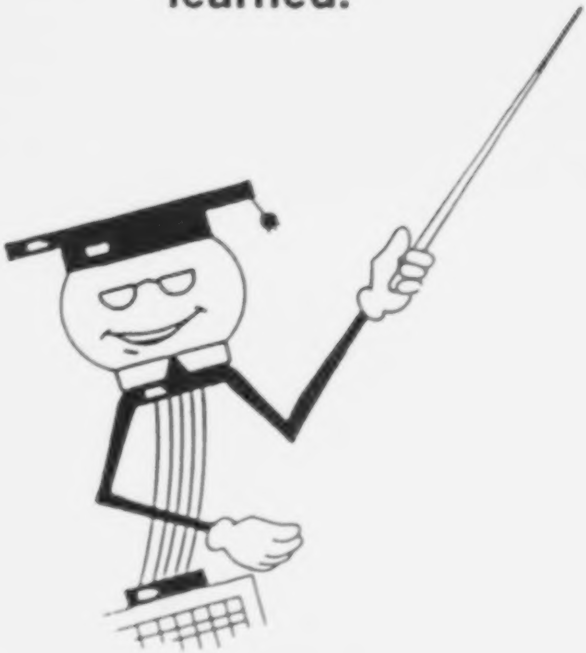


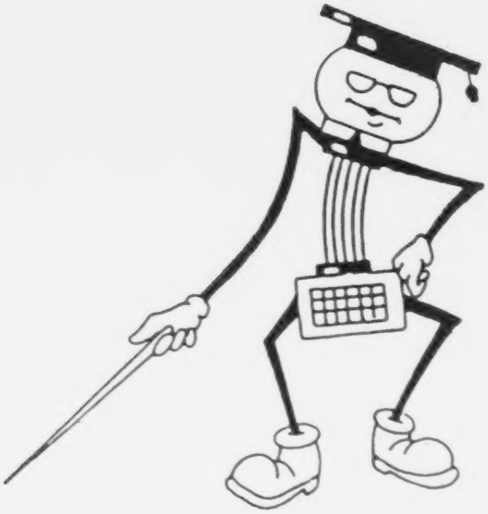
“Let’s review the ‘B’ words we learned.”



"Let's review the 'C' words we learned."

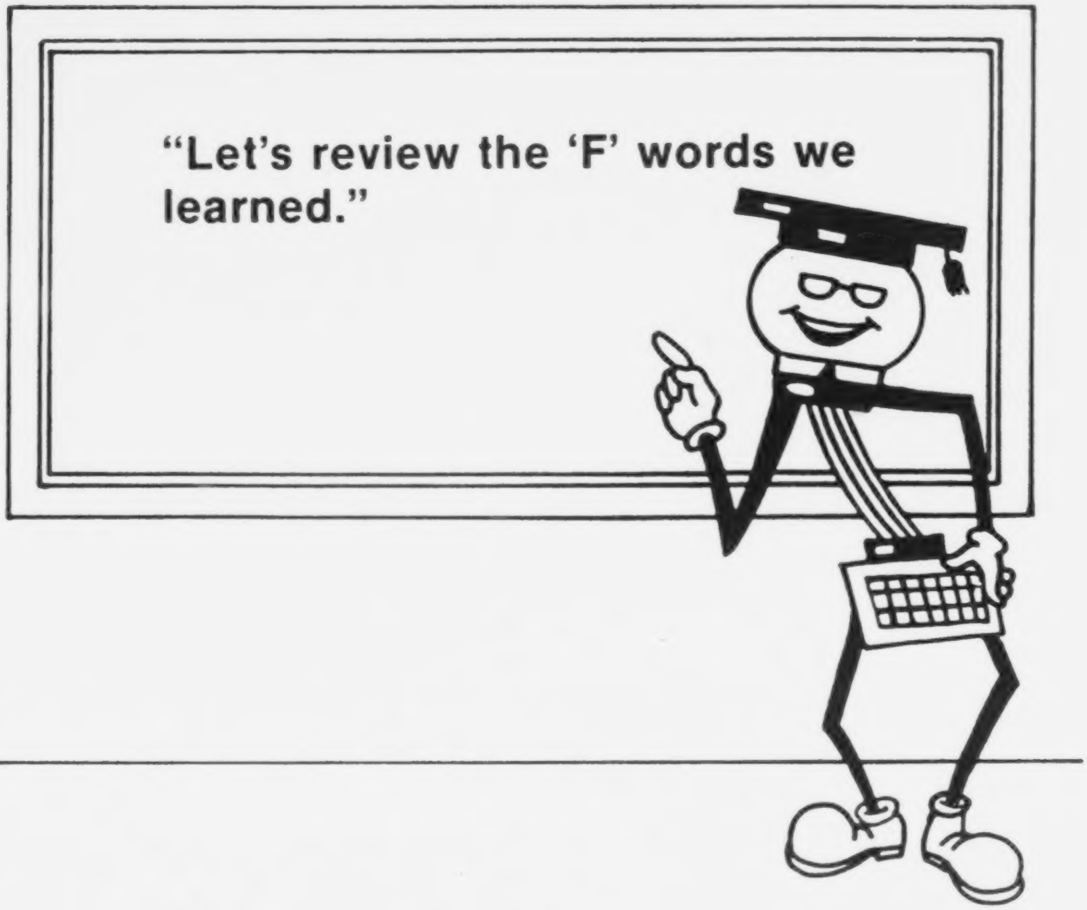
"Let's review the 'D' words we learned."

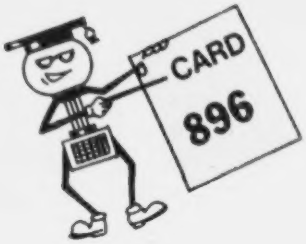


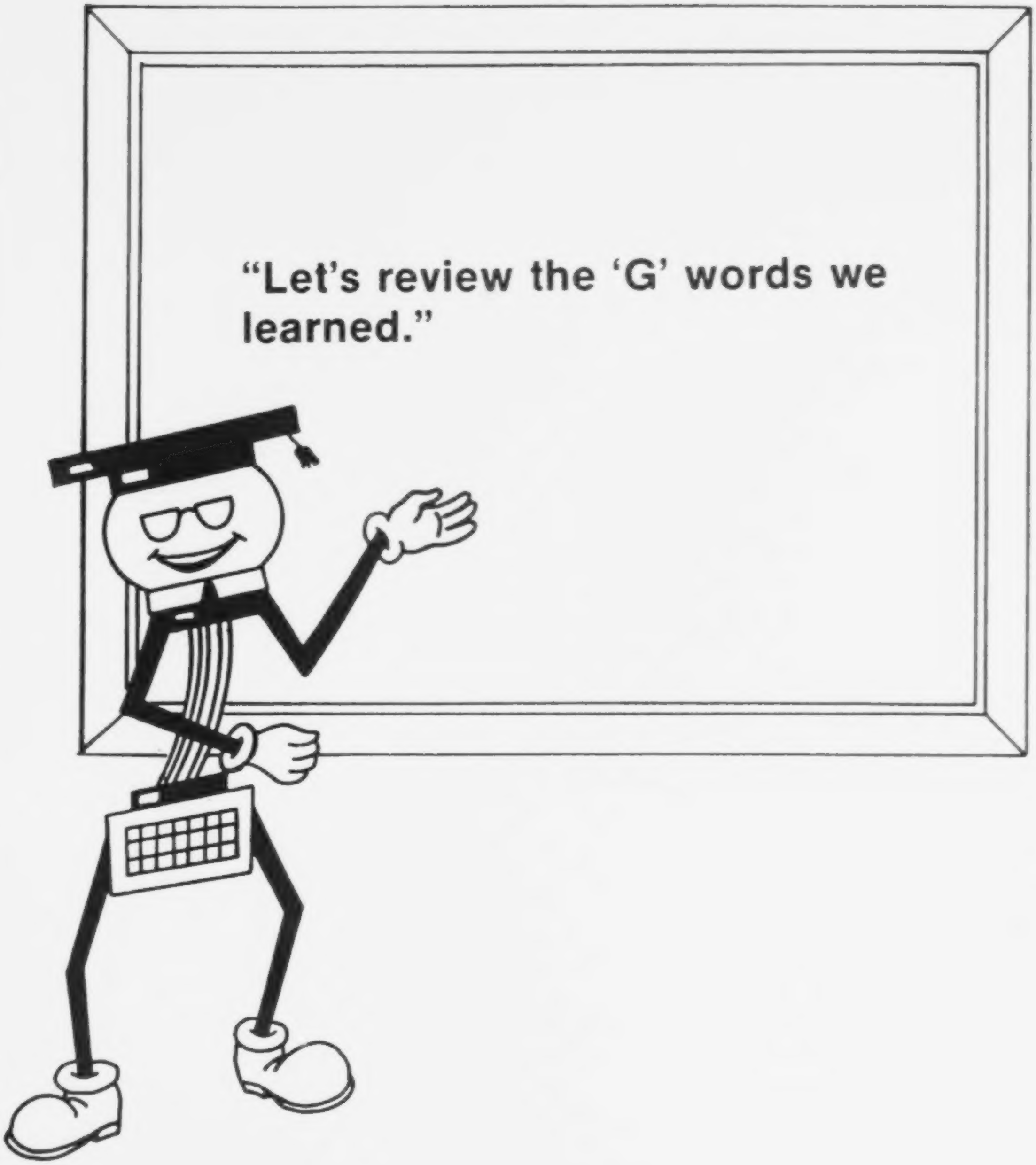


"Let's review the 'E' words we learned."

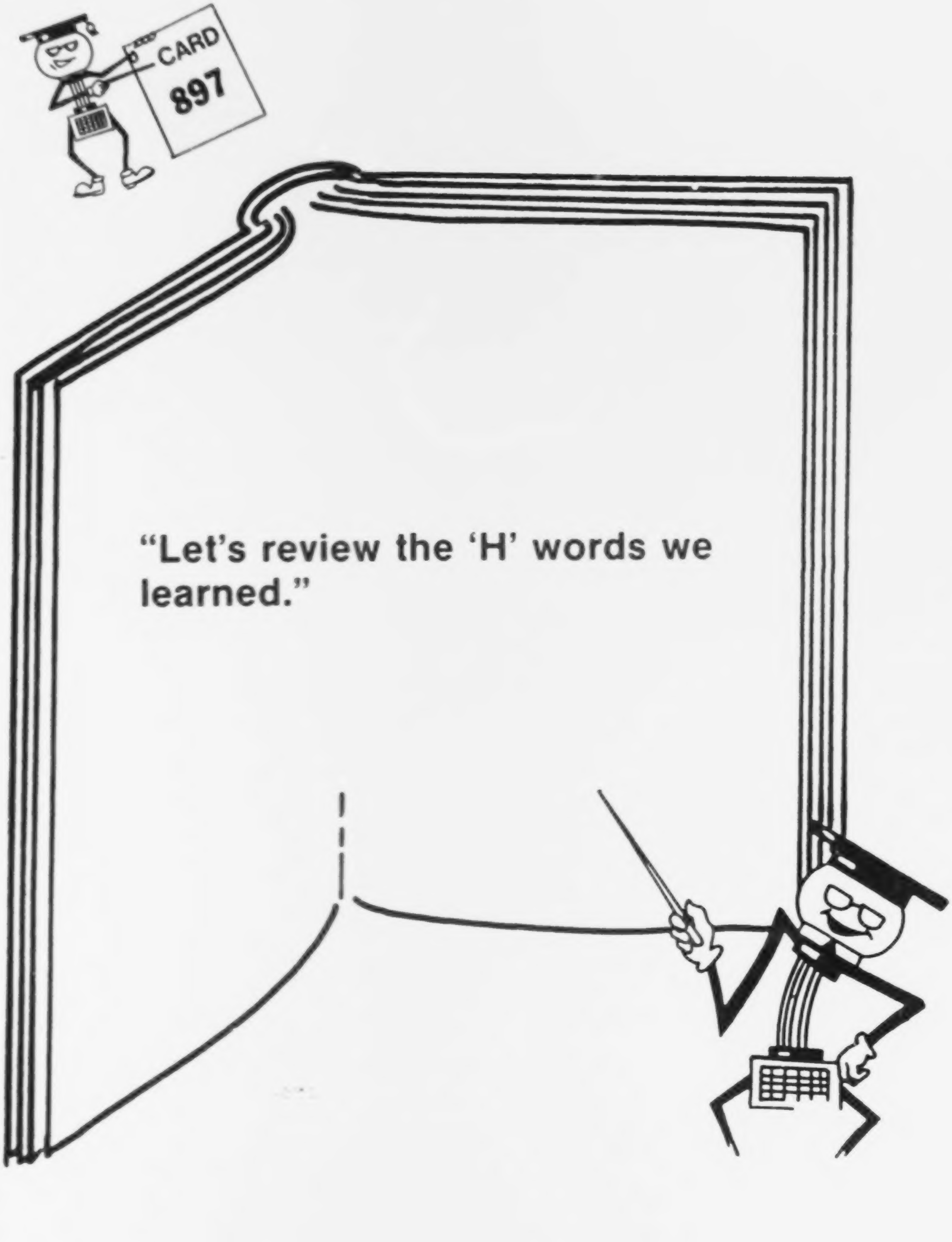
CARD
895


"Let's review the 'F' words we learned."



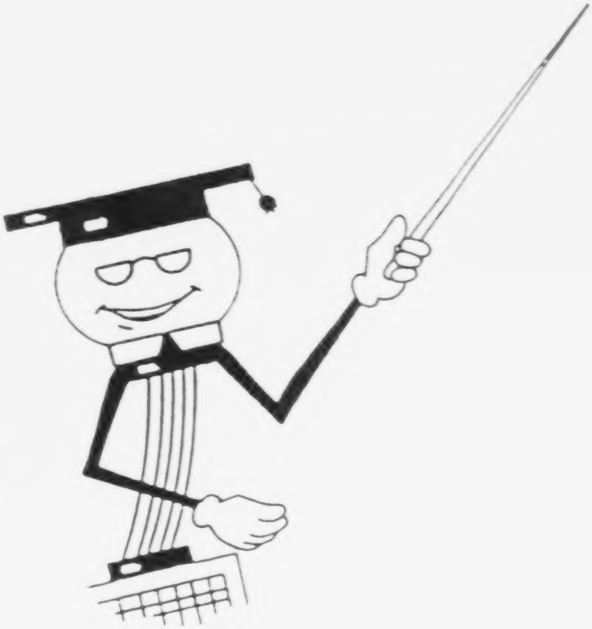


"Let's review the 'G' words we learned."

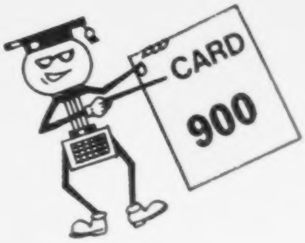


"Let's review the 'H' words we learned."

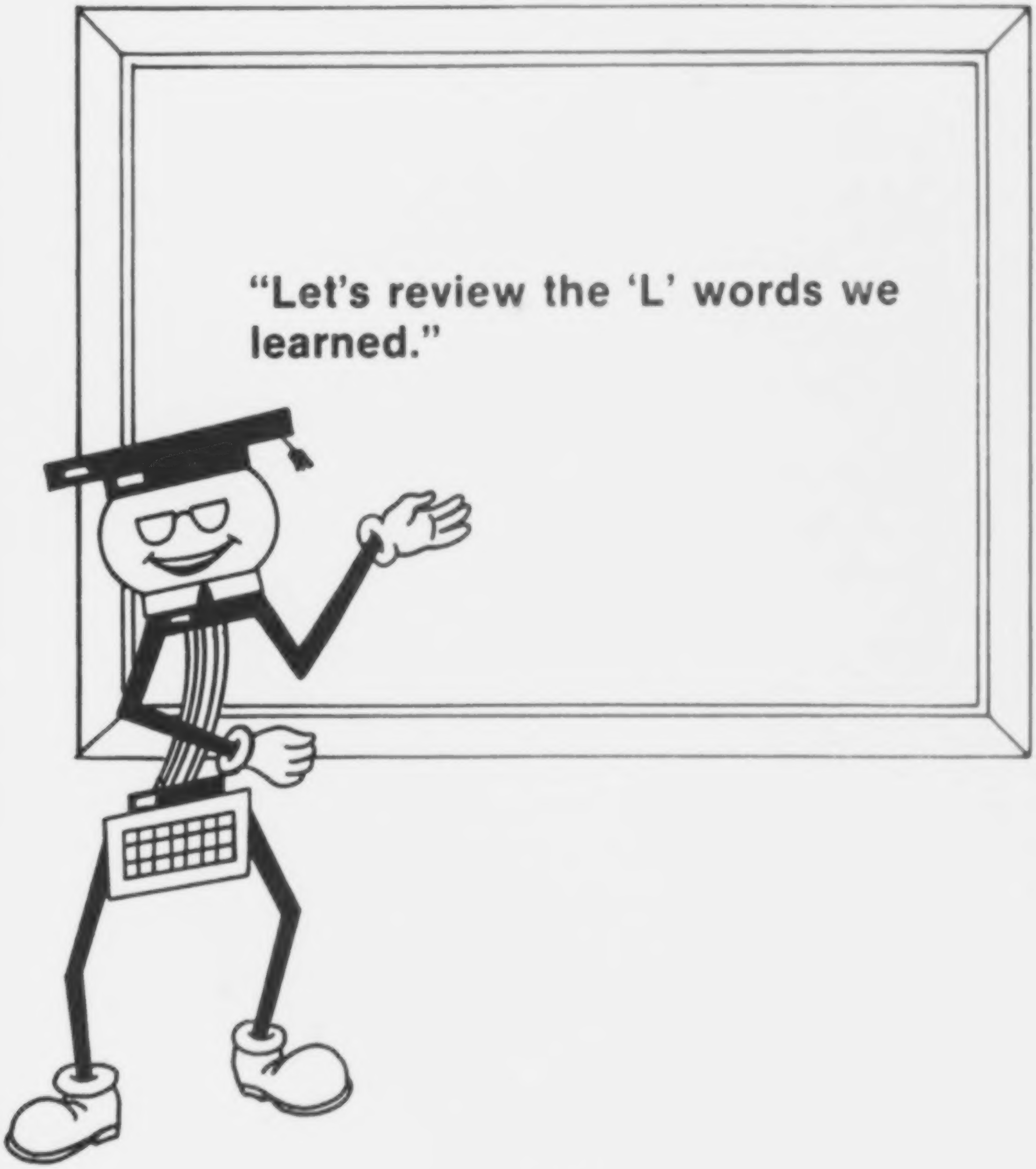
"Let's review the 'l' words we learned."



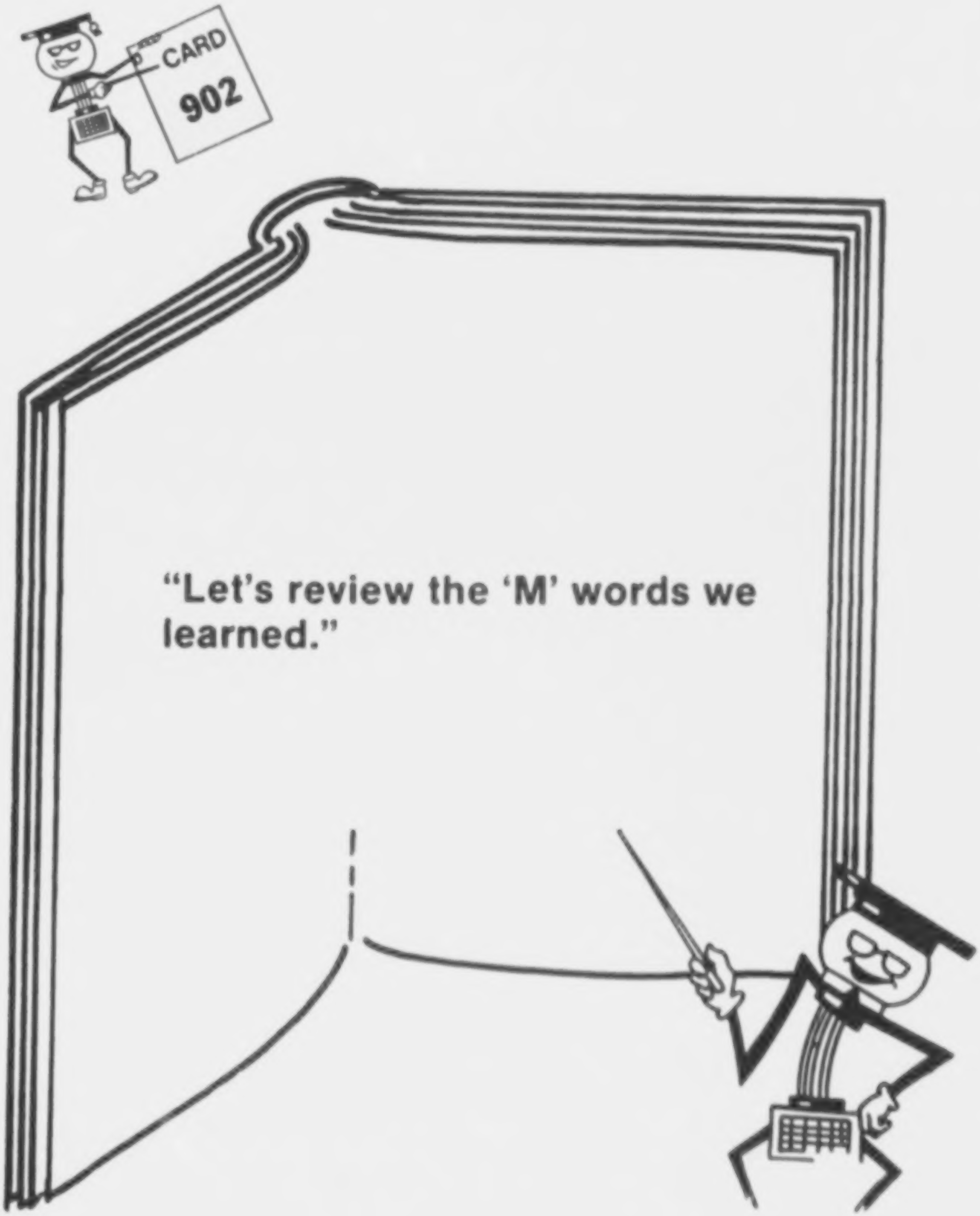
"Let's review the 'J' words we learned."



"Let's review the 'K' words we learned."

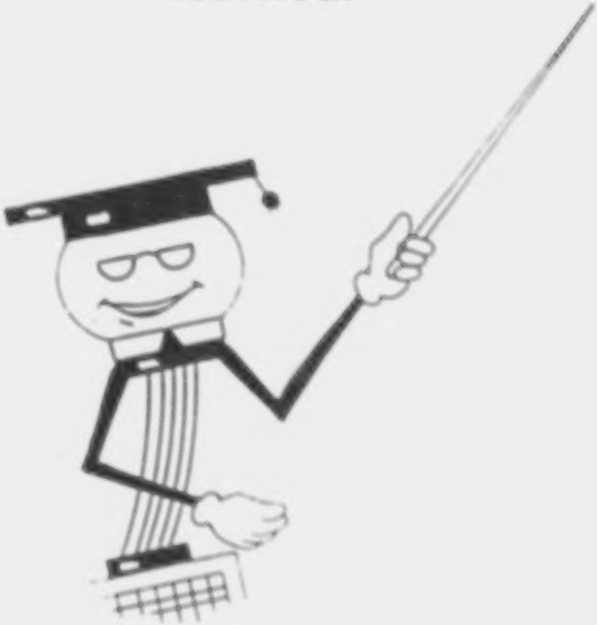


"Let's review the 'L' words we learned."

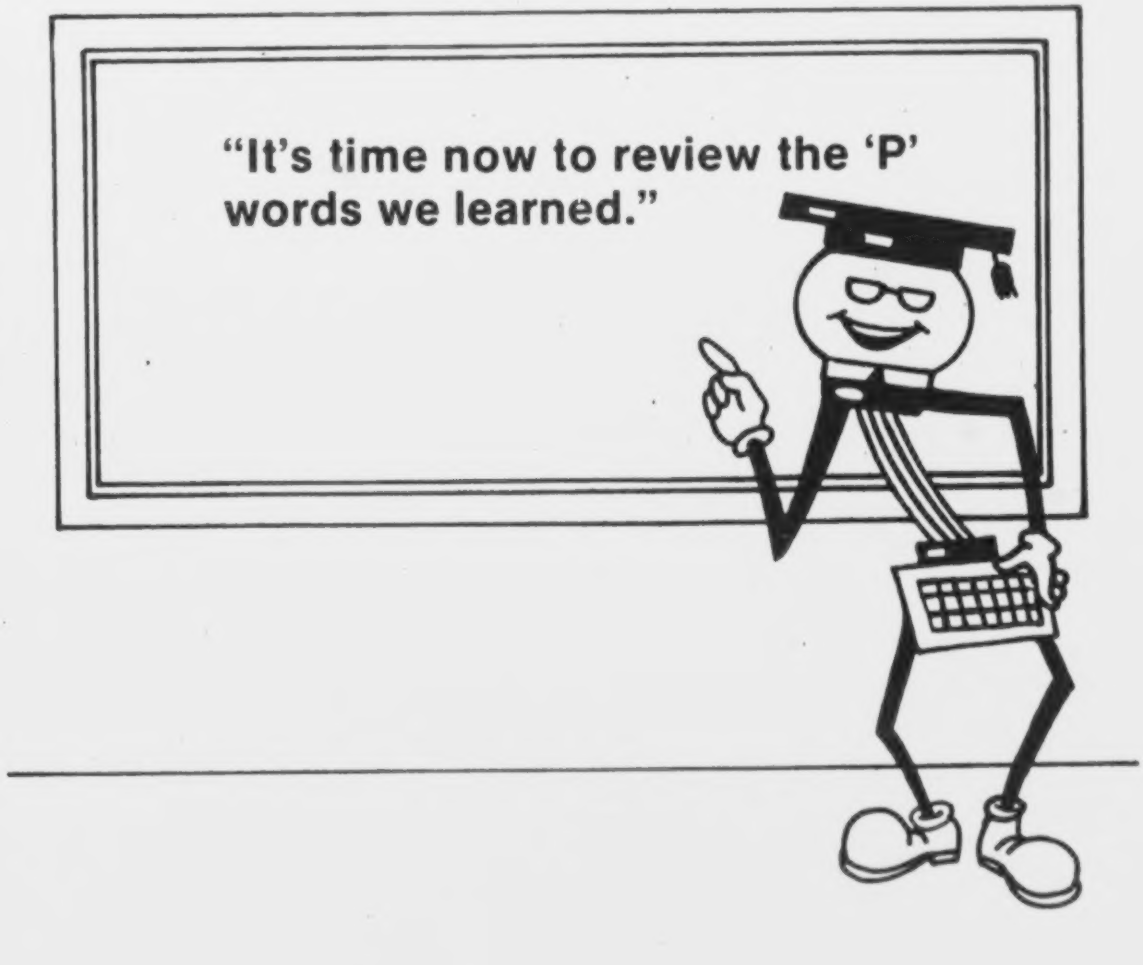


"Let's review the 'M' words we learned."

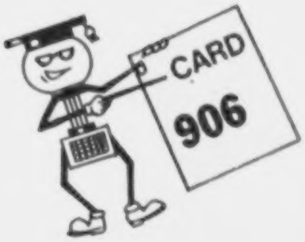
"Let's review the 'N' words we learned."

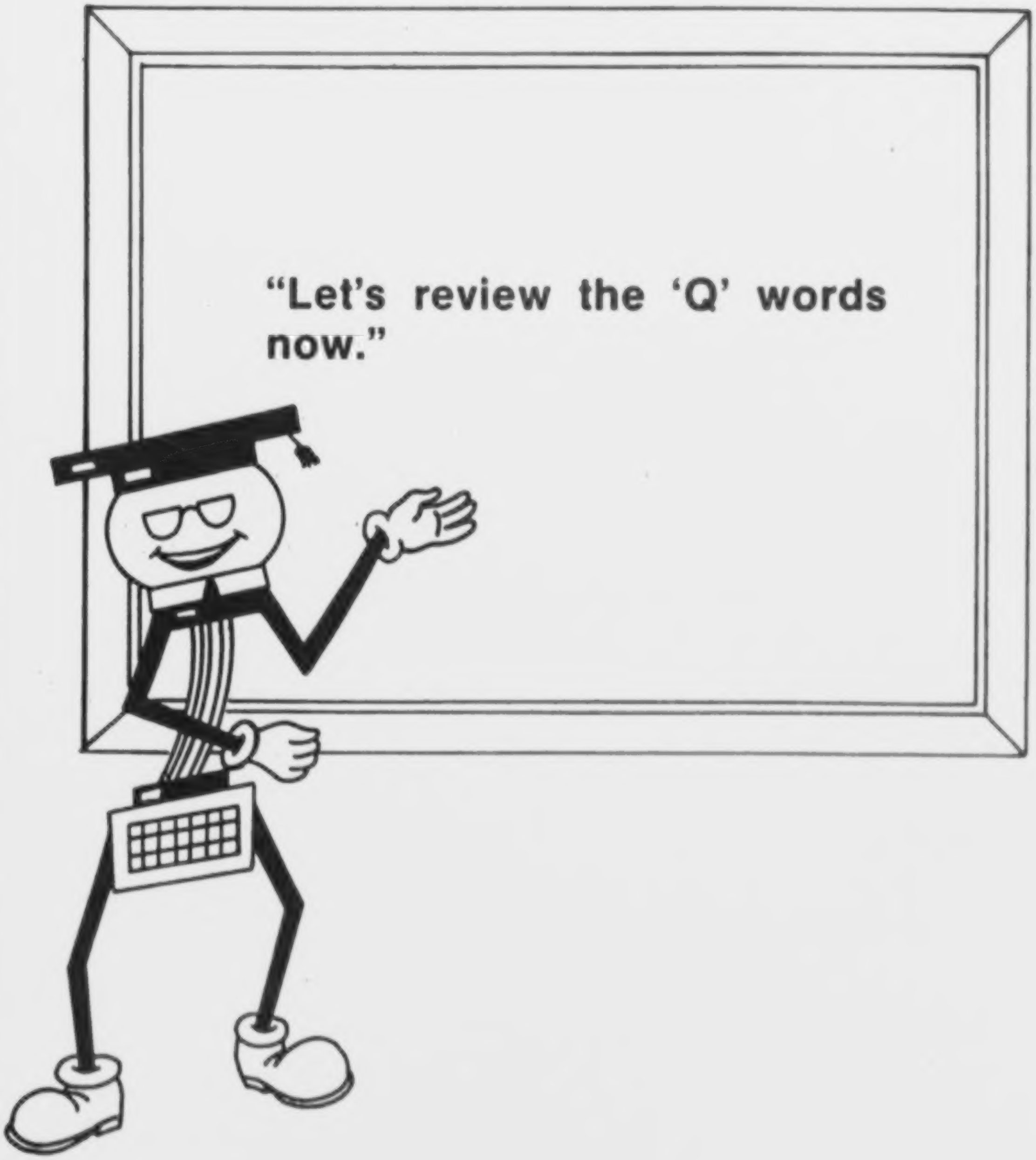


"Let's review the 'O' words we learned."

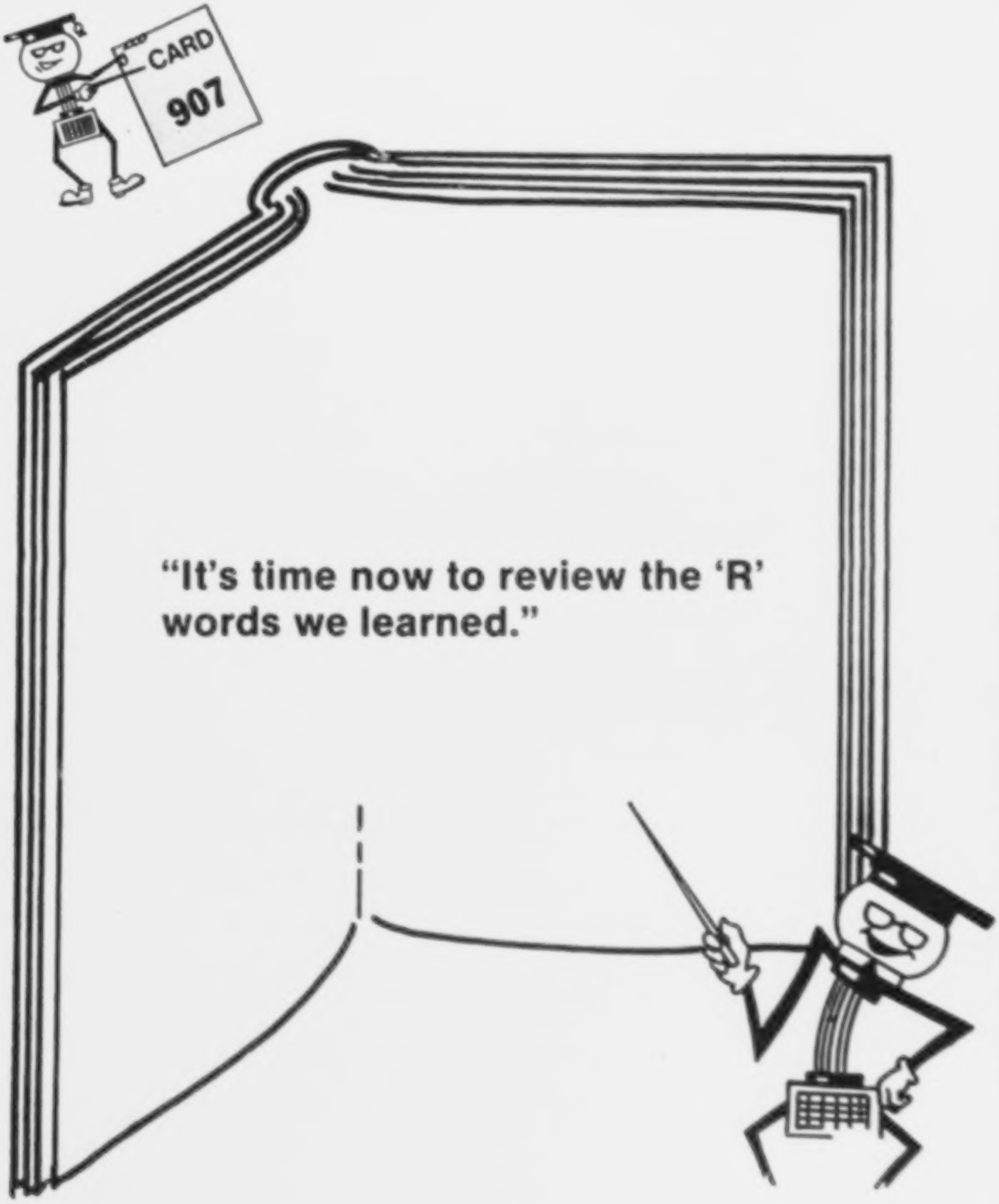


"It's time now to review the 'P' words we learned."

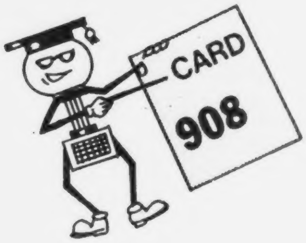




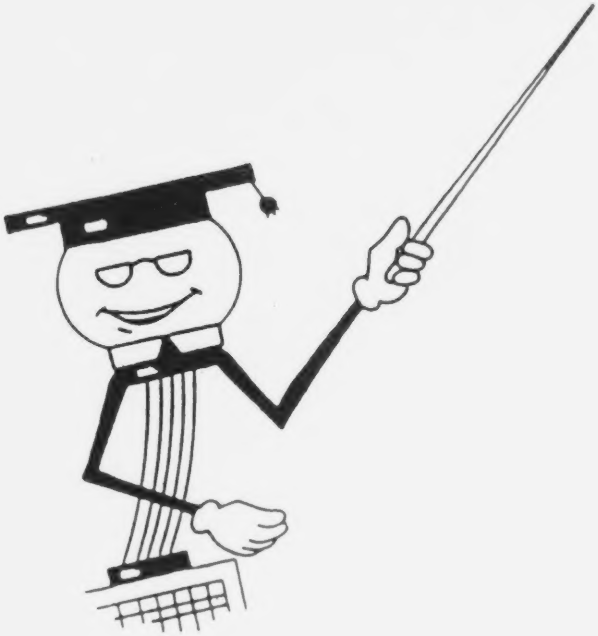
"Let's review the 'Q' words now."



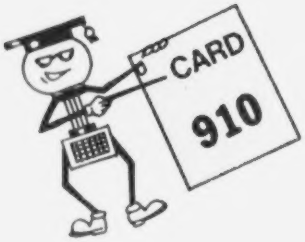
"It's time now to review the 'R' words we learned."

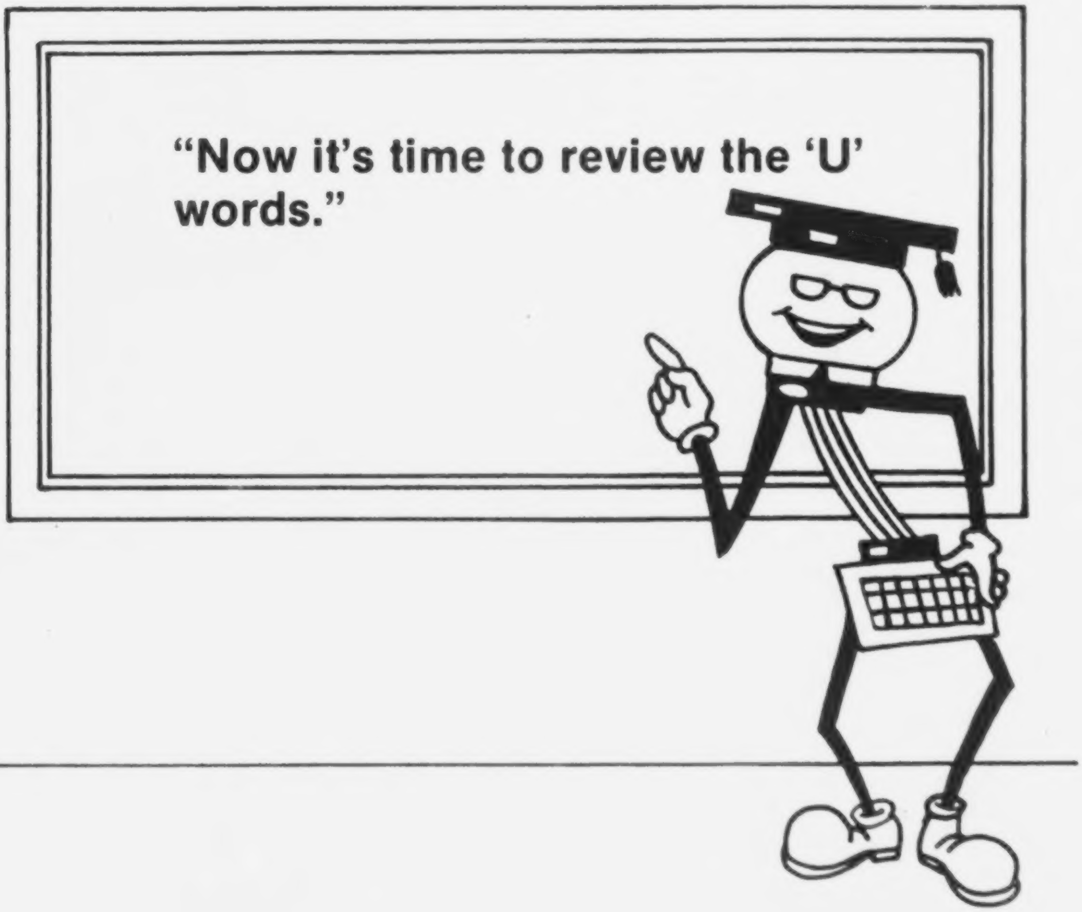


"This time we will review the 'S' words we learned."

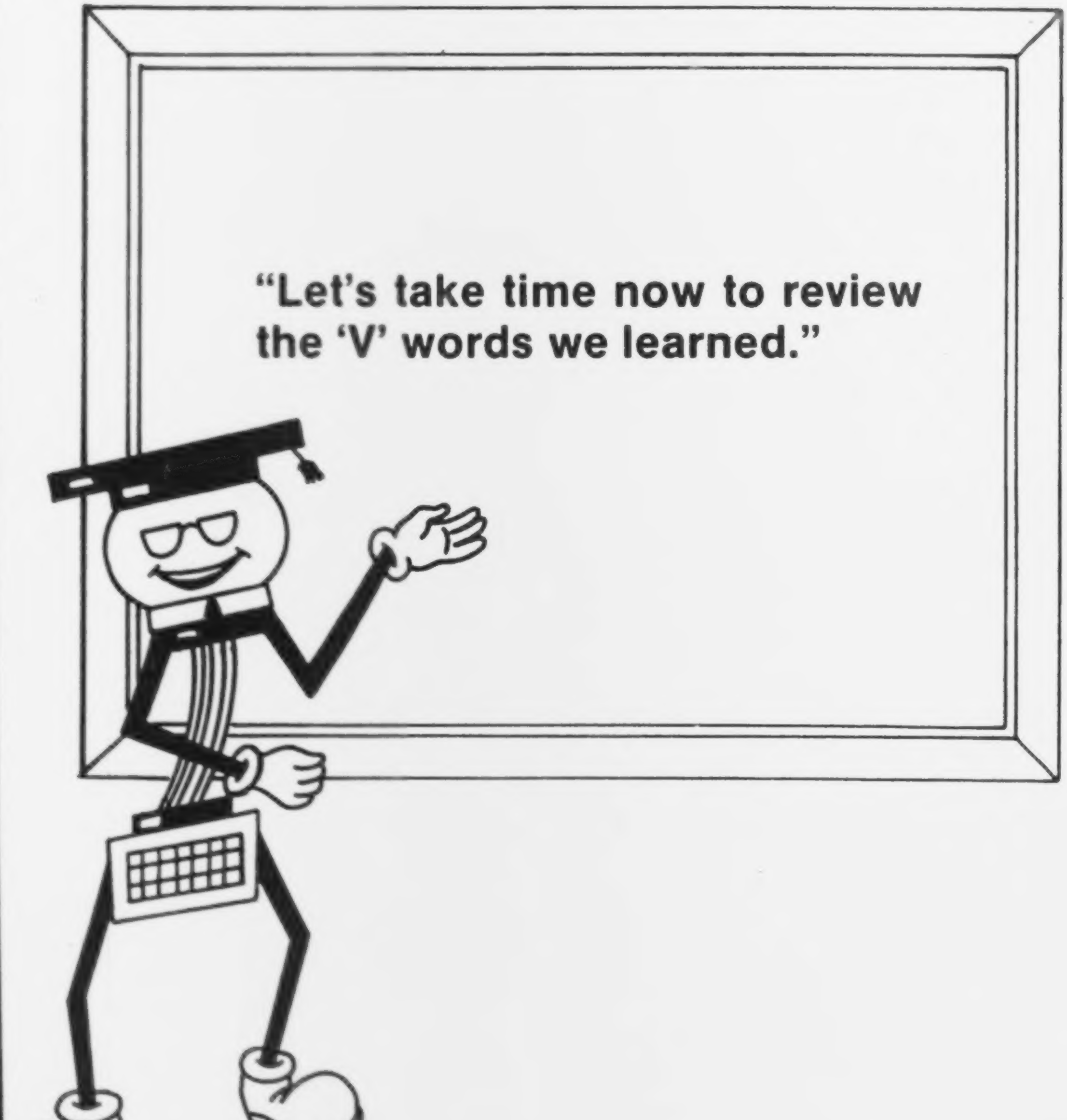


"Let's now review the 'T' words."

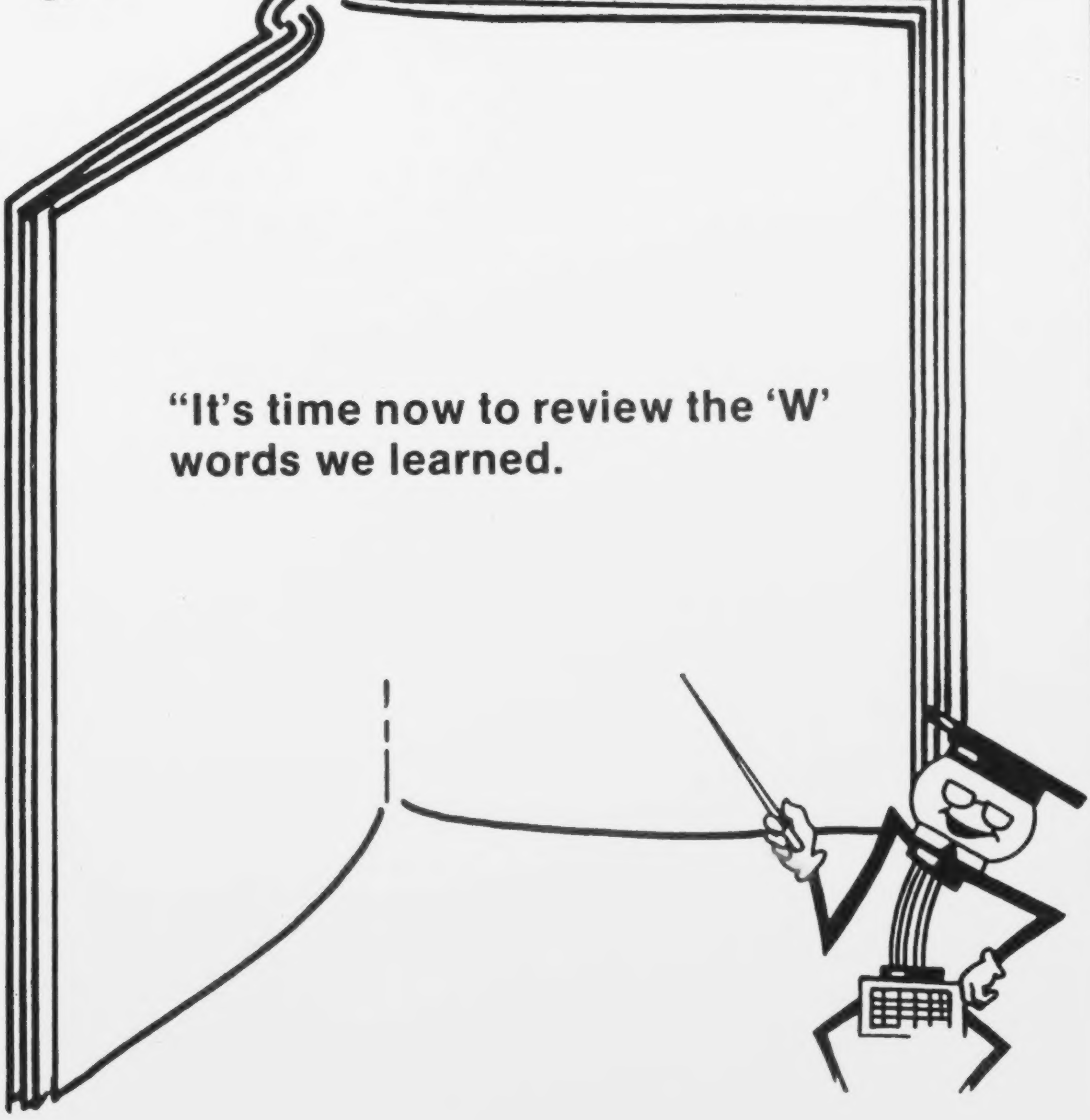




"Now it's time to review the 'U' words."

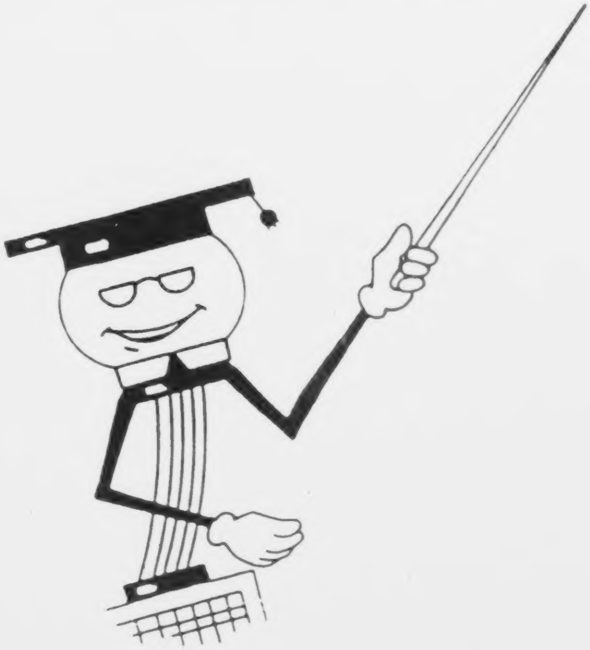


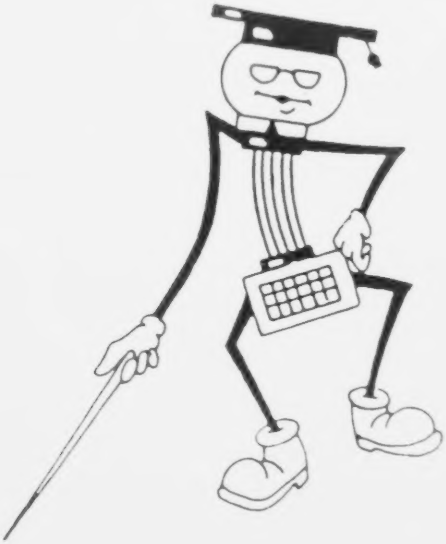
"Let's take time now to review the 'V' words we learned."



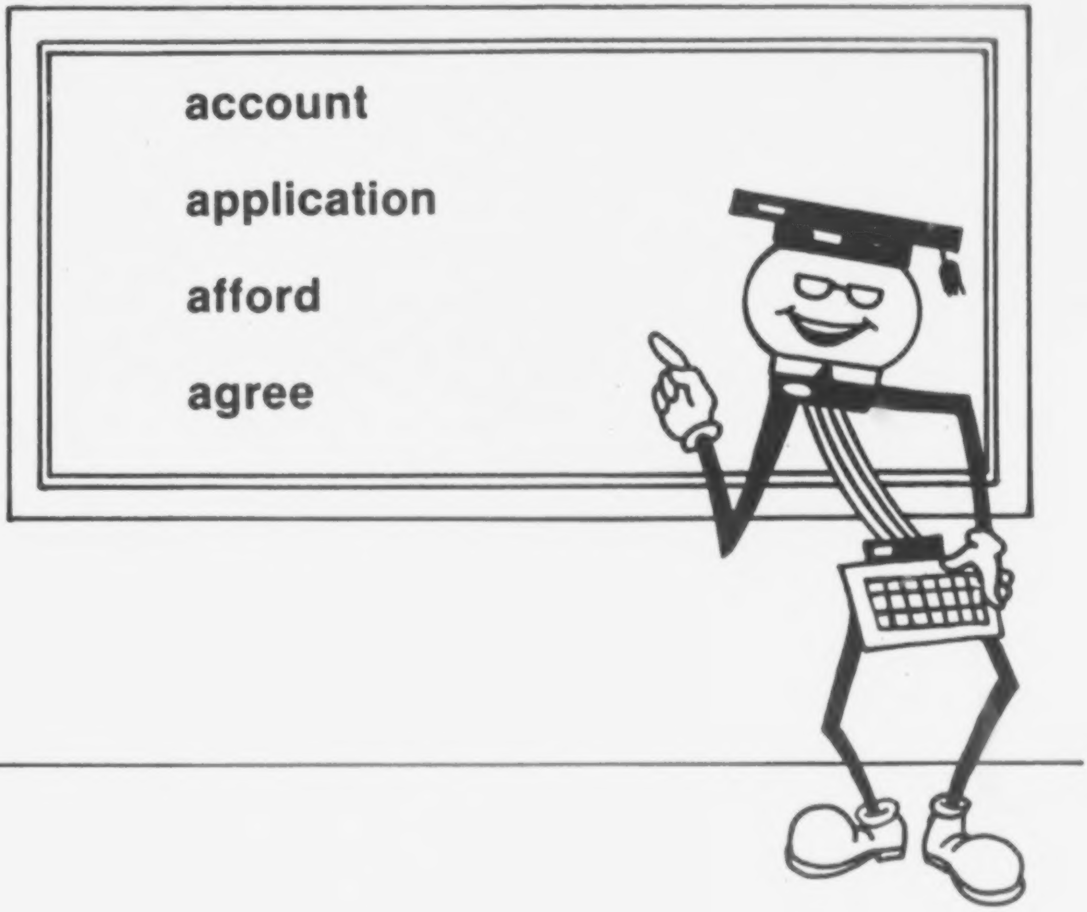
“It’s time now to review the ‘W’ words we learned.

"Let's review the words we learned which start with the letters 'Y' and 'Z'.





"First do this to get ready to start up again."

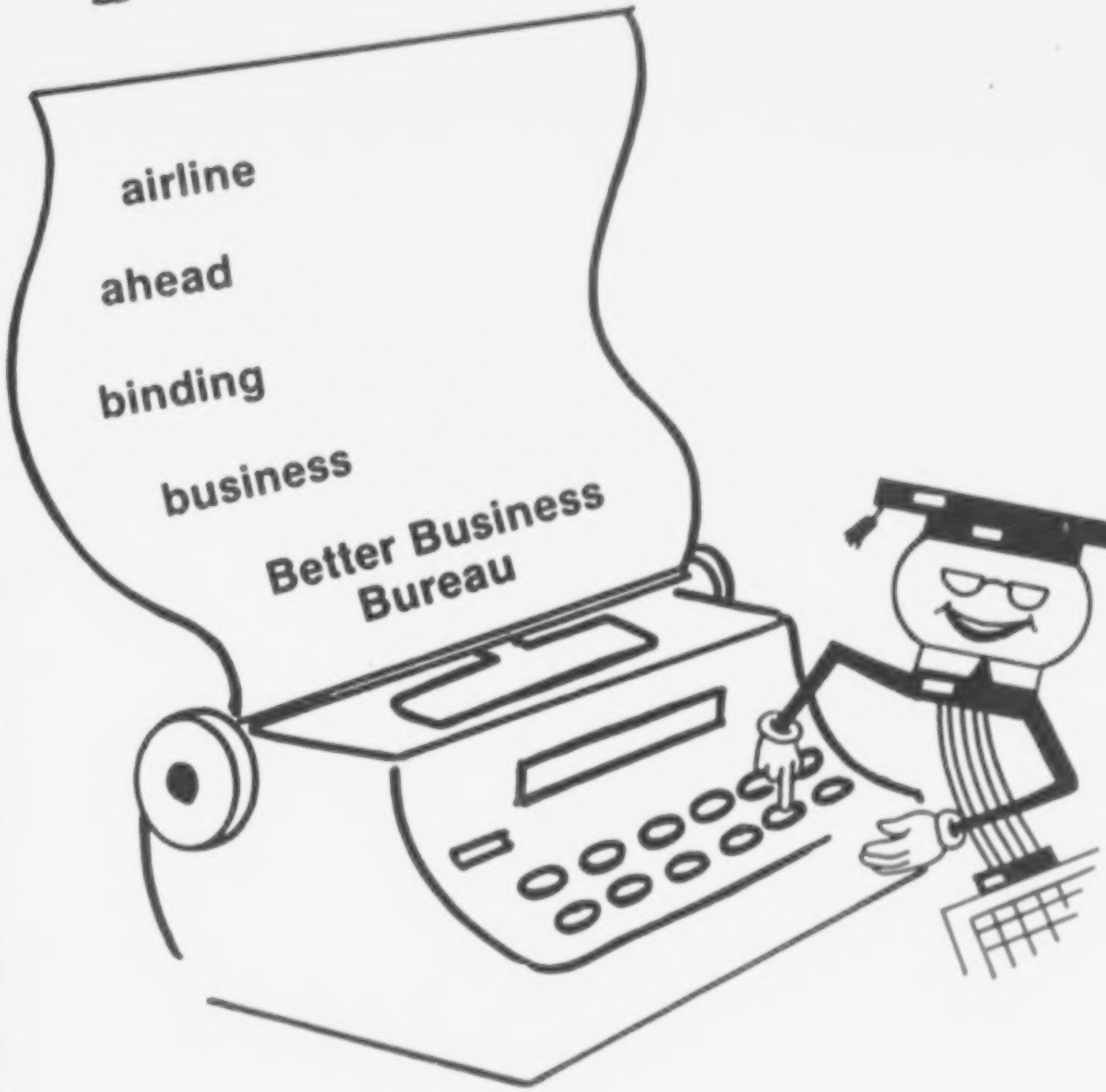


account

application

afford

agree



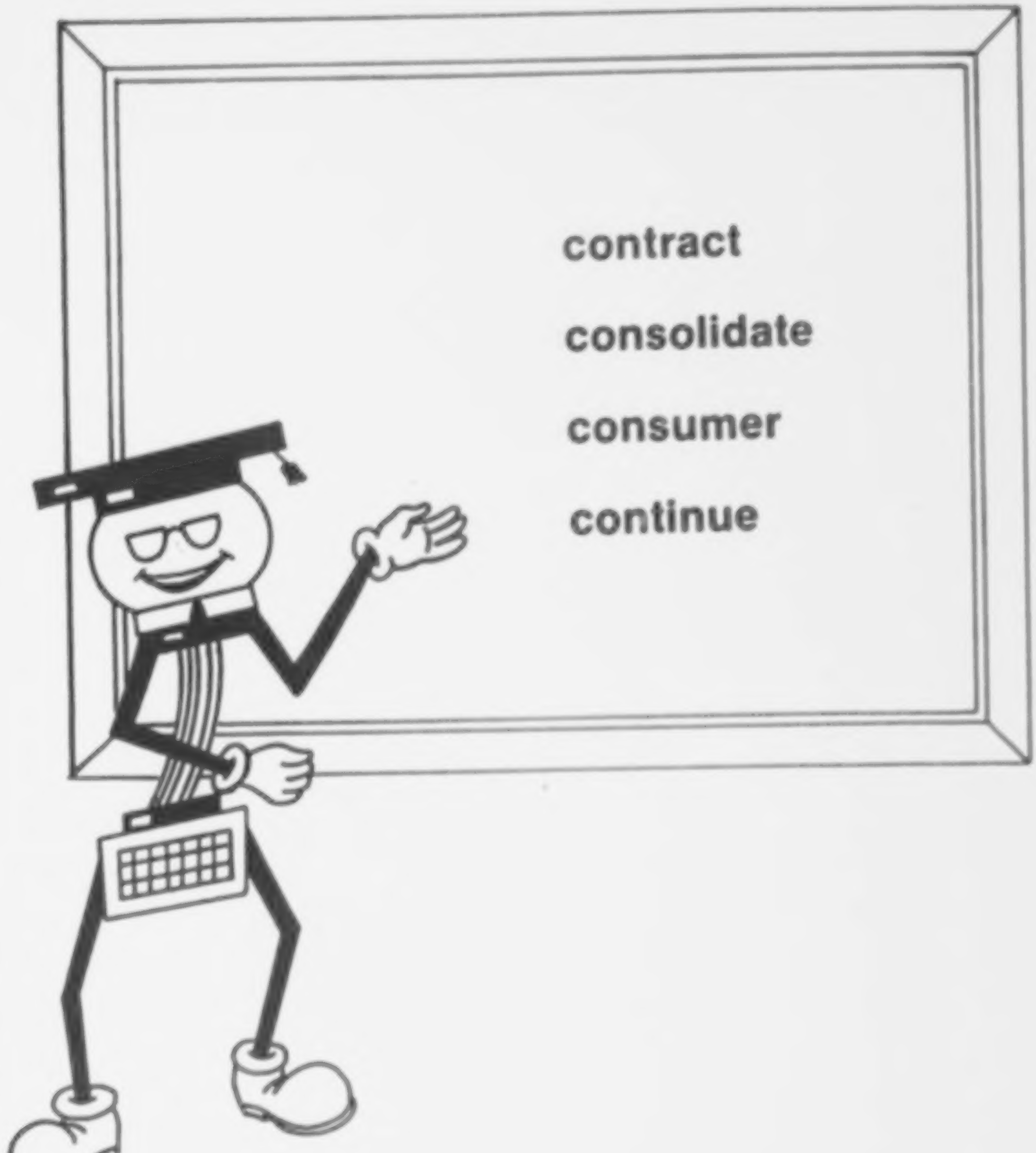
airline

ahead

binding

business

Better Business Bureau

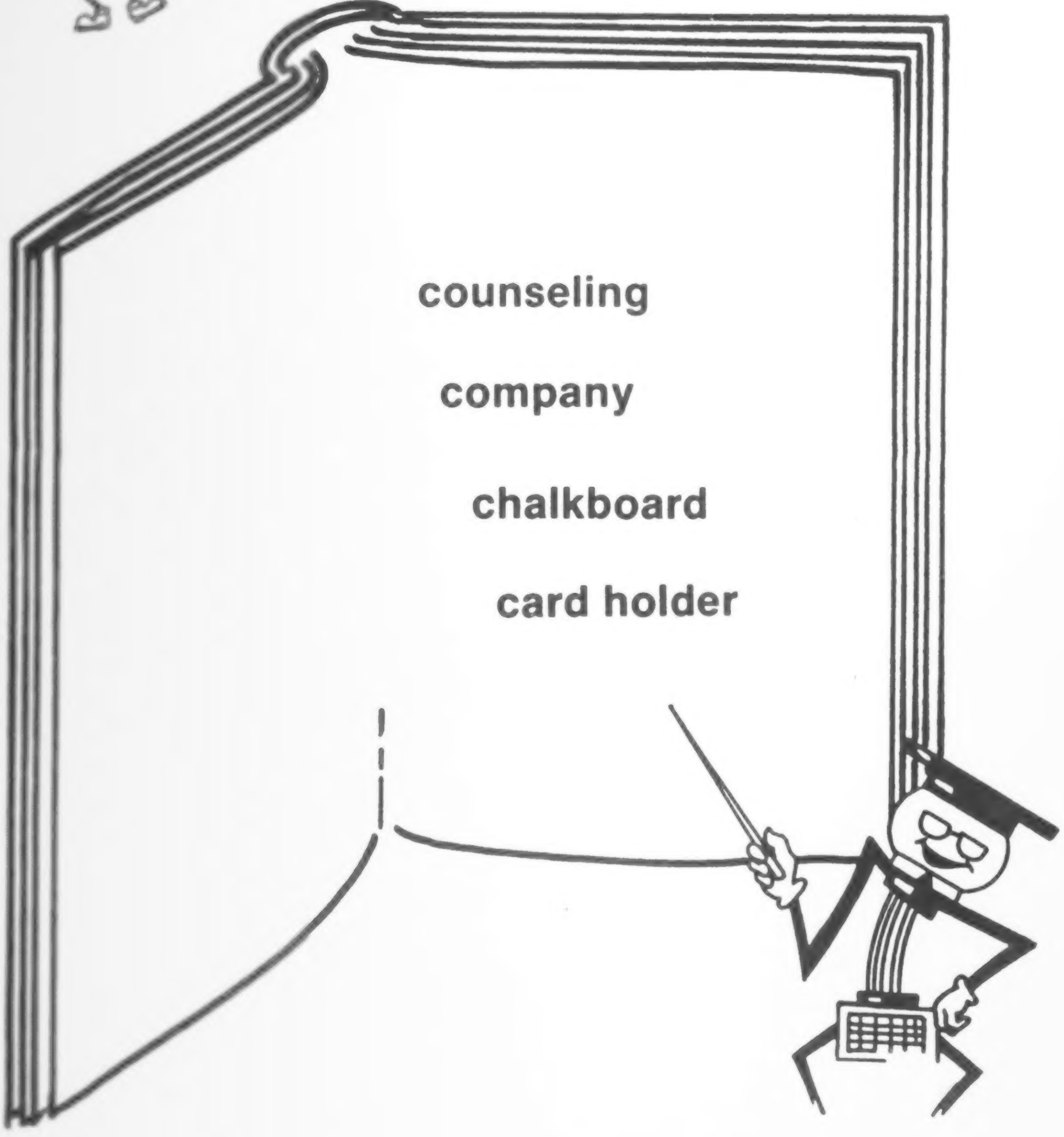


contract

consolidate

consumer

continue



counseling

company

chalkboard

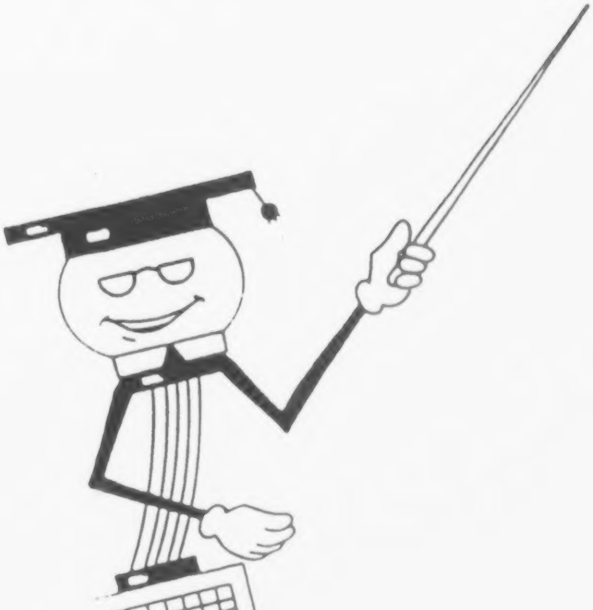
card holder

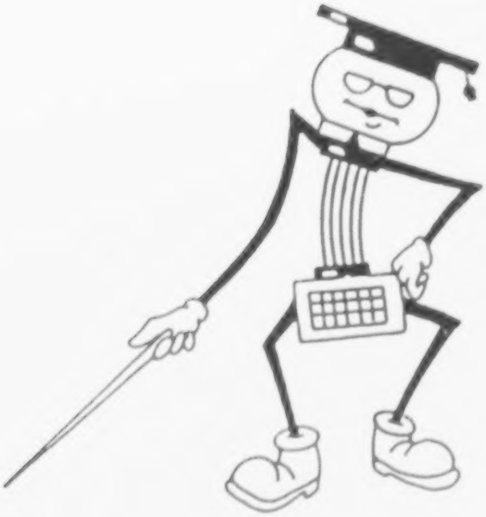
exclude

expense

figure

happen





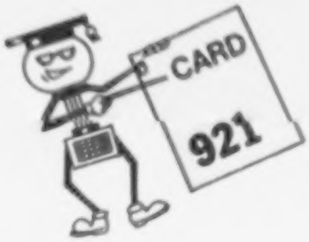
hotel

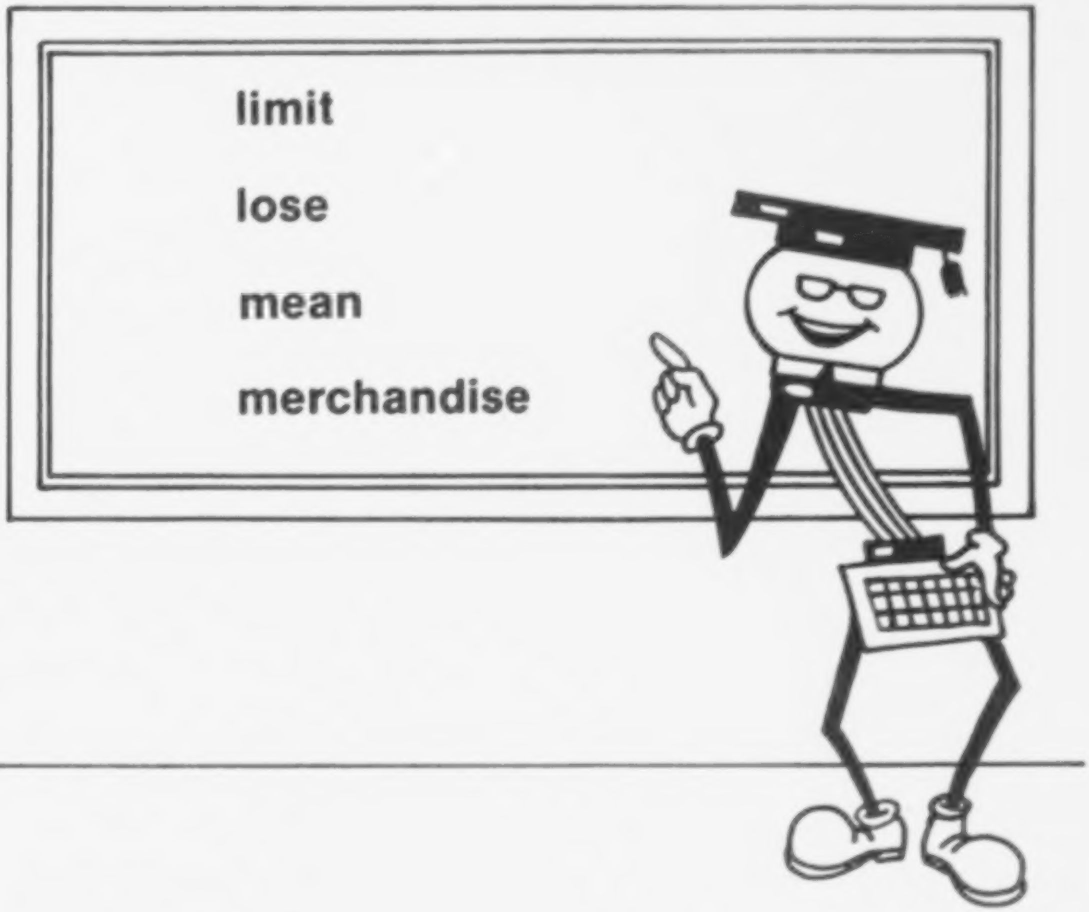
idea

installment

legal

Legal Aid Society





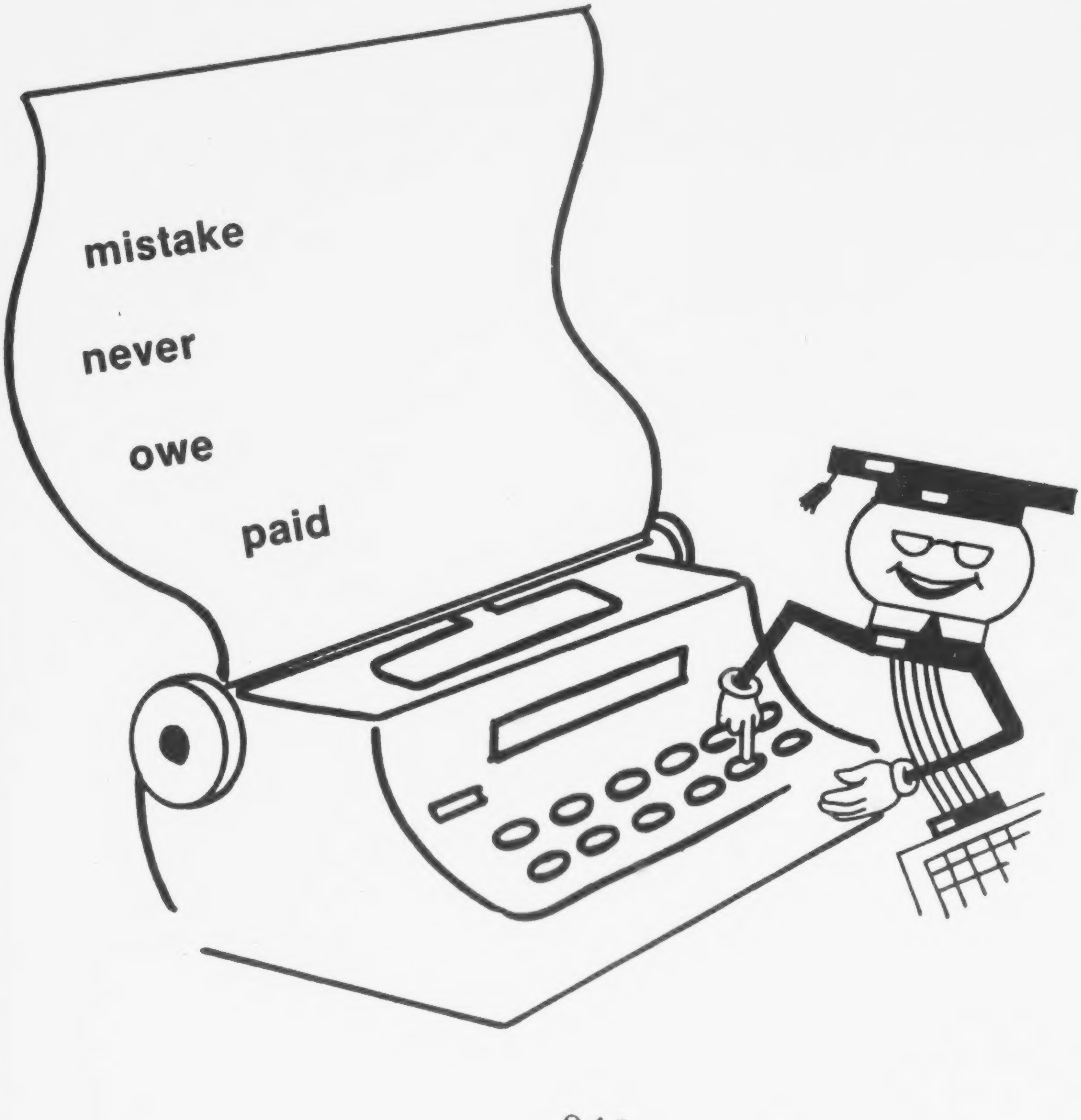
limit

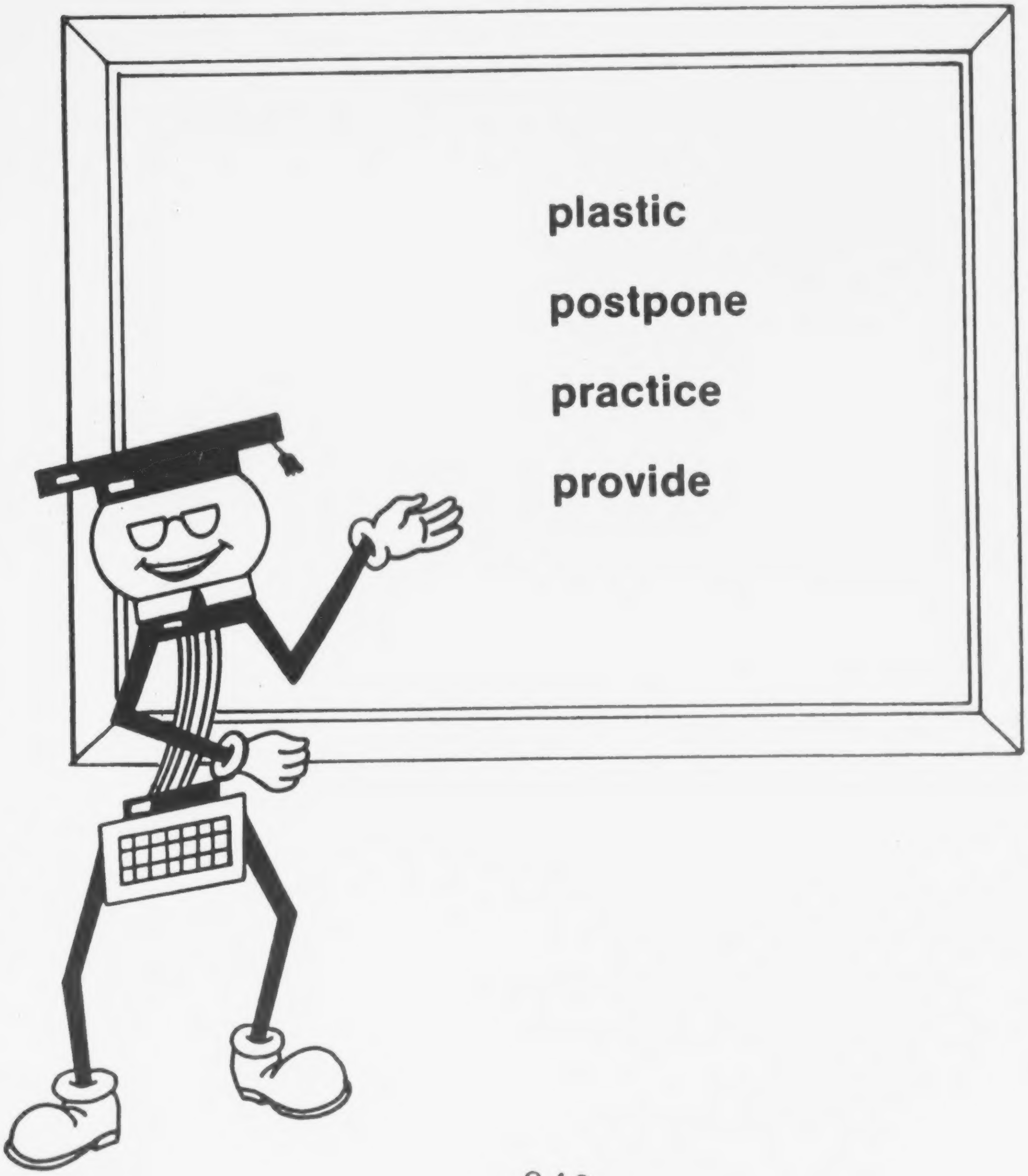
lose

mean

merchandise

CARD
922


mistake
never
owe
paid



plastic

postpone

practice

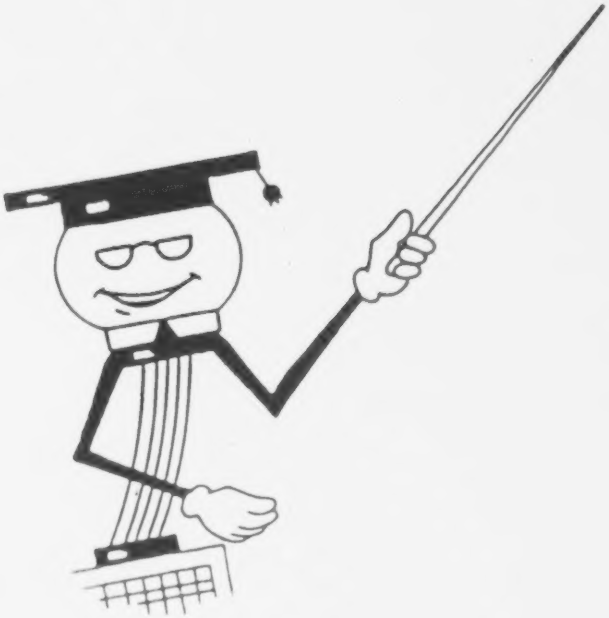
provide

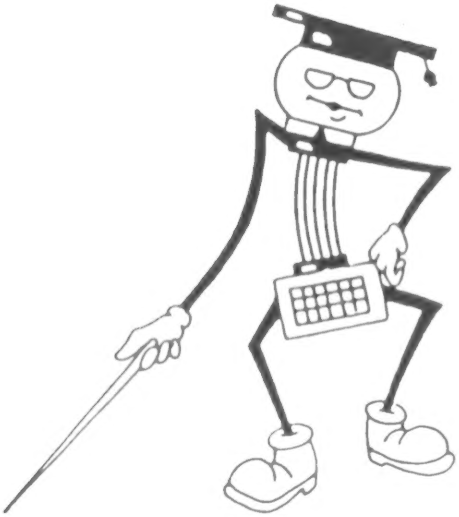
promise

reason

reduce

remaining



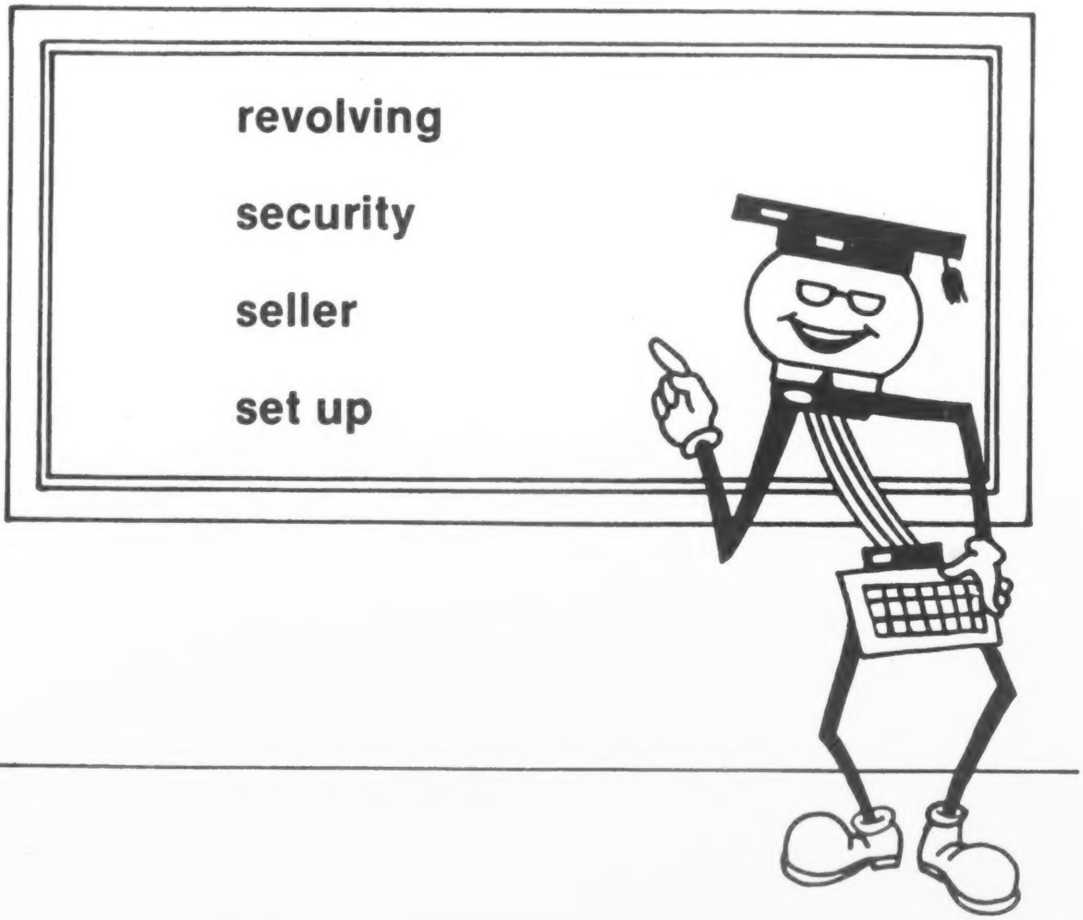


repossess

require

restaurant

revision

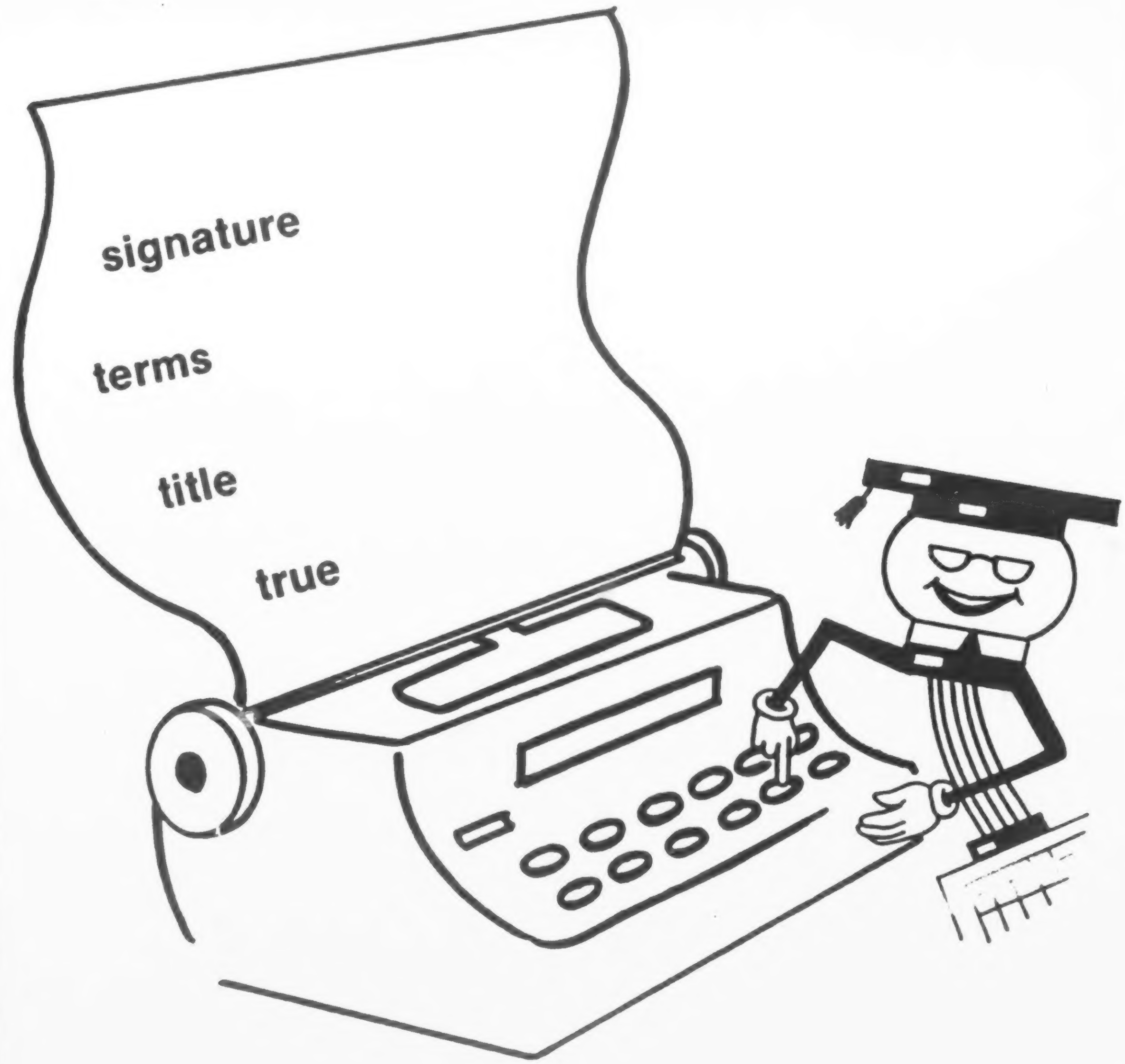


revolving

security

seller

set up

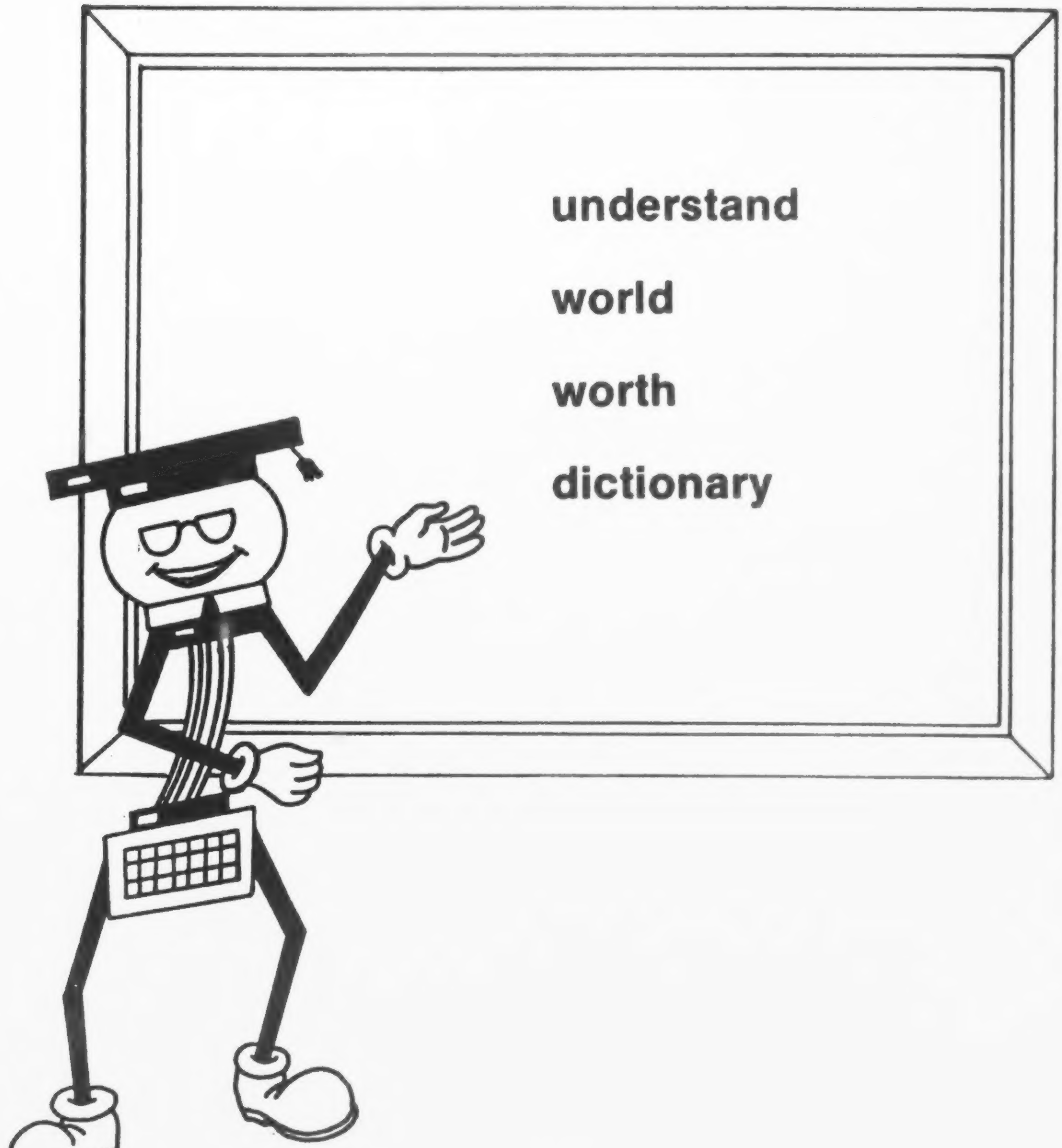


signature

terms

title

true



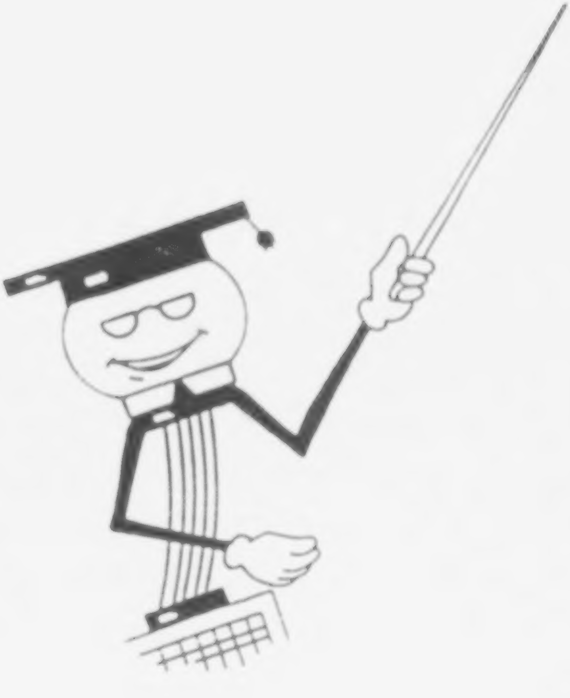
understand

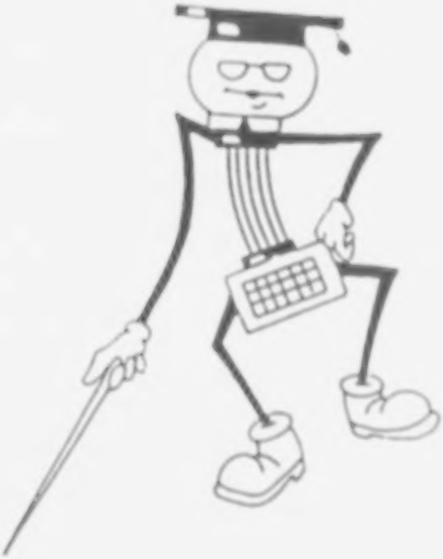
world

worth

dictionary

"It's time again, for a review."





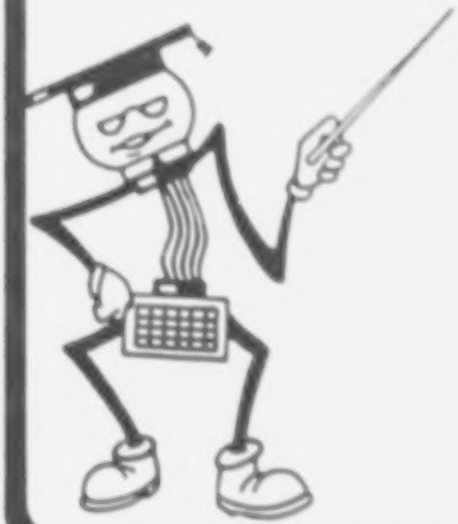
“First do this to get ready to start up again.”

Bob Finds Out About Credit at Night School

Bob Jones was going to night school so he could get a good education. Bob wanted to learn new things so he could get a good job. He wanted to know how to read good and how to write good, like other people who had been to school. Bob liked night school very much. His teacher, Mrs. Black, was very good, always ready with help when he or someone else needed it. On Tuesday, the lesson was about credit. Bob learned that there are three kinds of credit most people use when they buy something. Mrs. Black had Bob and the others write the words down because they were new words to learn. They were:

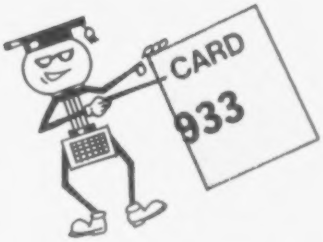
1. The charge account
2. The installment account
3. The revolving account

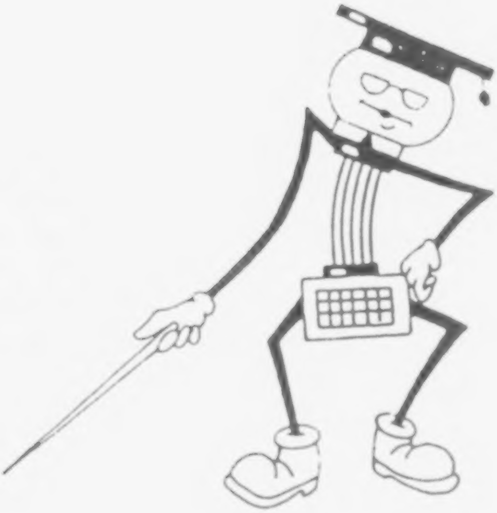
Mrs. Black showed them how to find out what the new word 'charge' means by looking it up in the dictionary.



Then Mrs. Black made up this sentence using the new word, 'charge': "The word charge means to buy something on credit." Next, Mrs. Black showed them how to look up the word account using the dictionary. They saw that the word account was used along with the word charge to say charge account. It was then that Bob asked, "What is a charge account, Mrs. Black? I have seen this word many times, but I don't know what it means."

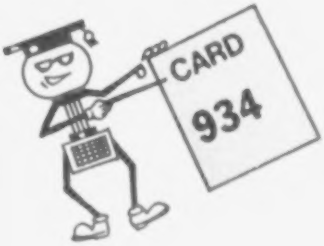
"Well, Bob," Mrs. Black said, "let's look at it this way. A charge account starts with a contract between you and the seller or store. You say that you will pay for what you buy, usually at the end of 30 days, when you get your bill. Most times, you need to pay the bill in ten days after you get it!"





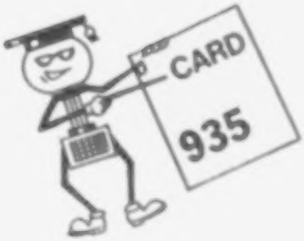
Jim, one of the students, asked, "Do I own the things I buy on a charge account or does the store own them."

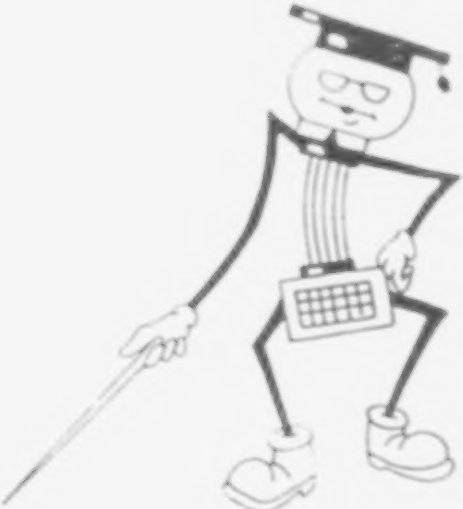
"You do, Jim," Mrs. Black answered. "The title to things you buy on a charge account goes right to you! But, you still need to pay for them since, in your contract, you said that you would. If someone bought something on a charge account," Mrs. Black said, "and then did not pay for it, the store could not repossess it. The law in most states does not look at things you charge as security that you will pay for them, so the store cannot repossess or take them back."



"How long is a charge account for?" Tim, another student, asked. "Well," Mrs. Black answered, "a charge account is for 30 days. You pay each month for all the things you purchase in that month. But, " she continued, "there is another kind of charge account that lets you pay for what you buy over more than one month. Does anyone know what it is called?" she asked.

"I think I do," Bob said. "It is an installment account." "Yes, Bob, you are right," Mrs. Black said. "With the installment account, you buy something with the understanding that you will pay for it so much each week or each month, until you pay it off."



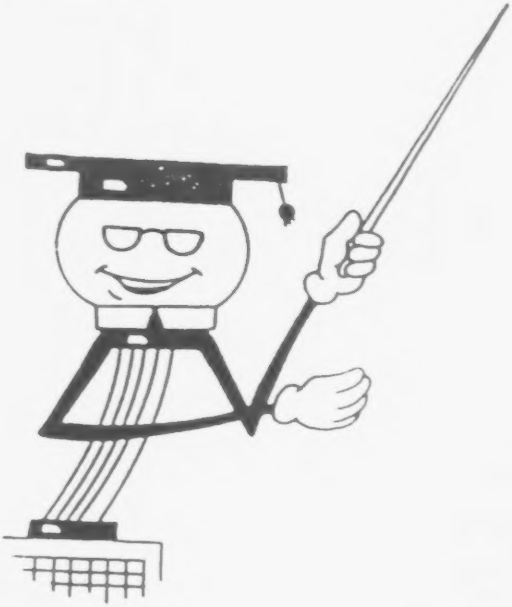


"Mrs. Black," a student named Sue asked, "who owns the thing you buy with an installment account?" "That is a good question, Sue, and an important one. When you buy on installments, the store has you sign a contract in which you promise to pay for what you buy, so much each month or week. These are called the terms of the contract. And this is important: the title to what you buy stays with the store until you make the last payment!"

"I read about another kind of credit account," Joe, one of the students, said. "It is the revolving charge account." "Yes," Mrs. Black said, "many people have a revolving charge account. Why don't you tell us what you read about it, Joe?" Mrs. Black said.

"Well," Joe said, "it works this way. You sign a contract with a store which gives you a credit limit, $200, $300, or even more. Then you can buy up to this limit on credit. As you pay on the account, you can buy again, up to the acccount's limit on credit. You can pay for it in full in 30 days, and the credit will not cost you anything. Or, you can make a monthly payment as called for in your contract."

"Joe," Bob asked, "does this revolving charge credit cost you anything?" "Yes it does," Joe said, "but only if you don't pay what you owe in 30 days. The thing about it is this, Bob," Joe said, "when you make a payment it does two things. First it helps reduce the amount you owe on what you bought, and second, it increases the amount of credit you have in your revolving charge account that you can buy against." Bob must have looked like he did not get the point, because Mrs. Black said, "Let's write it out on the chalkboard so we can see how the revolving charge works."



Mr. X signs a revolving charge contract that lets him buy up to $200 on credit.

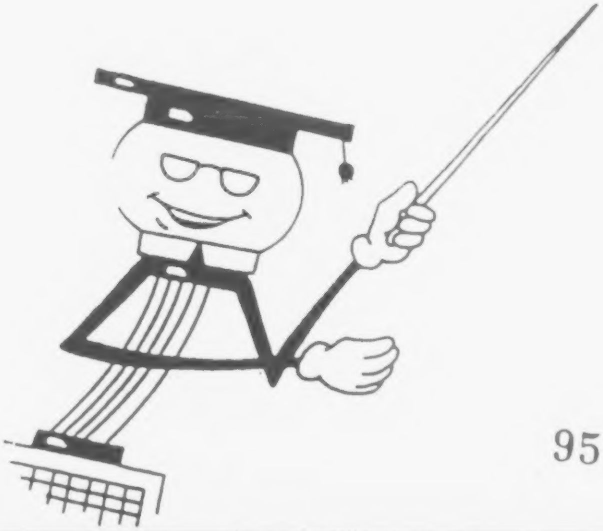
In May Mr. X buys tires for his car that cost $200, so he has no credit balance to buy on credit against.

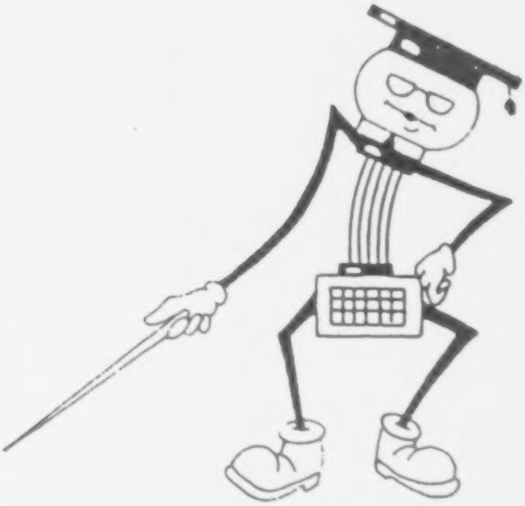
In June, Mr. X makes a monthly payment on the revolving charge account of $50. He now how has a credit balance that he can buy on credit against of $50.

In July he makes another payment of $50, so the credit balance he can buy on credit against goes up to $100 and the amount he owes on the tires goes down to $100.

In August he makes another $50 payment, so the amount he owes on the tires goes down to $50, while the balance that he can buy on credit against goes to $150.

In September he makes another $50 payment, which pays off what he owes. This puts the amount he can buy on credit against up to his $200 limit again. But Mrs. X buys a new coat for $60, which takes the balance he can buy on credit against back down to $140.





After writing about revolving charge accounts on the chalkboard, Mrs. Black asked the class, "Now, do you see how the revolving charge account works?" Most of the students said, "Yes," but some said they did not know. Mrs. Black said, "Then let's go over it again. With a revolving charge account you sign a contract with a store that lets you buy up to a given limit, say $300. You agree to pay so much each month. If you buy $300 worth of things right away, you have used up all the credit you have on the revolving account. Whenever you make a payment on what you owe, this amount goes back into your revolving charge account that you can buy on credit up to the limit agreed to, but you can't go over it."

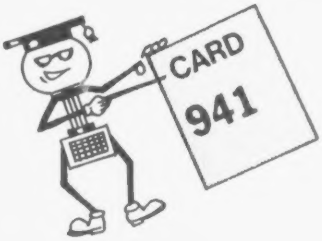
Mary asked, "It looks to me like you could keep on buying forever and owe the store $300, if every time you paid $10 on the account you bought $10."

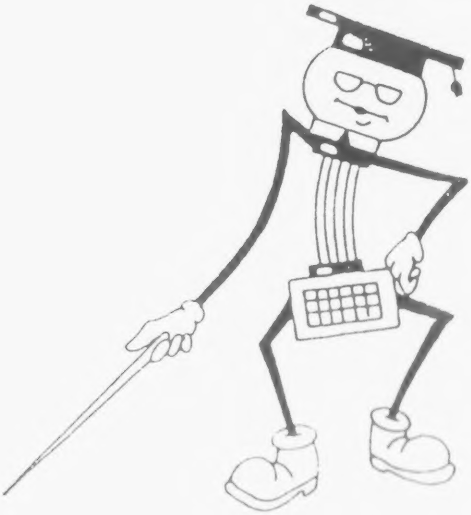
"You are right, Mary," Mrs. Black said. "You could, and some people do. But this is not good use of credit. The thing is to buy only what you can afford. Many people make the mistake of opening a number of revolving charge accounts, because it is so easy to buy on credit with them. Then before they know what is happening they have a hard time making all the monthly payments!"

Joe said, "And we can't forget that there is a big carrying charge on the revolving charge accounts, as much as twenty percent or more."

"That's very true, Joe," Mrs Black said. "Which makes the cost of buying things on a revolving charge account very high. Did you know that with a carrying charge of 20%, if your monthly payment is $20, only $16 could go to pay for what you bought? The other $4 would go to the store as its credit charge."

Mary asked, "Does that mean that when I buy a dress on my revolving charge account for $16, I could be paying much more for it?" "Yes, Mary," Mrs. Black answered. "You will be paying for it, since the store will be charging you up to twenty percent of what you owe on your revolving charge account. It is much better to pay cash to buy things you need when you can do so. You will come out ahead if you do."

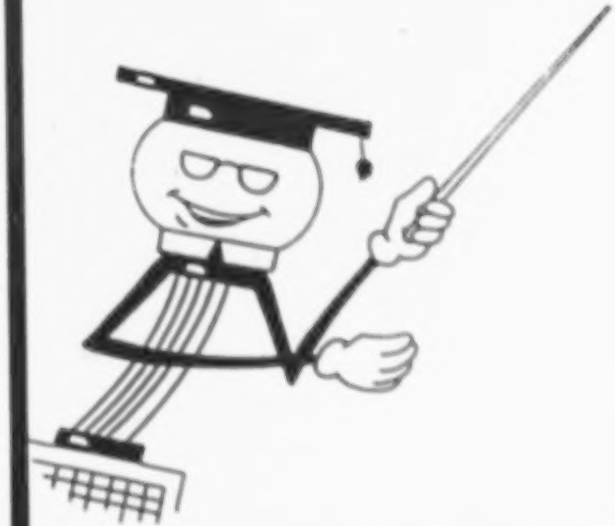


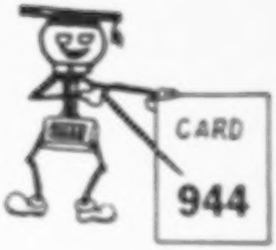


Sam, another student said, "What about credit cards? Many people use them to buy things, don't they?" "Yes, Sam," Mrs. Black said, taking a credit card from her hand bag, in this country many, many companies give these little plastic identification cards out to people which lets them charge almost anything they want to. Some big stores like Sears, Wards and J.C. Penney's give out their own card which have to be used in their stores. Other companies like Visa and Master Card, that specialize in the credit card business, give them [illegible] out at no cost. The cards can then be used instead of cash all over the world in stores, hotels, restaurants, and airlines. You can buy almost anything with them as long as you stay within the dollar limit agreed upon."

"But, Mrs. Black," Sue asked, "how do they work?"
"Well, Sue," Mrs. Black said, "the card holder agrees to pay the credit card company so much each month, against what he or she buys with the card. Most of the time, the company will add a charge to what is owed. This could be as much as 1½% or more of the remaining unpaid portion of the last month's bill. It is like a 'revolving credit' set up. So, Sue, you can see that, as with any credit, what you buy will cost more with the credit card."

Bob asked Mrs. Black, "How does a company go about financing a credit card set-up?" Mrs. Black answered, "That's a good question, Bob. Credit card set-ups are financed in many ways. Some companies like Sears, Wards and Penneys give their cards out free. They do this to get you to buy in their store. If you do, you still have to pay the carrying charge we talked about. Some companies like Visa and Master Card, give you a free card, but they charge you a carrying charge and they also charge a fee to the business where you use your card to buy something. So, they get money from two places, you and the business. There are credit card companies like American Express and Diner's Club, where you have to pay to get a card, $20 or more a year. These companies get money three ways, from the yearly charge, from the carrying charge you pay, and from the charge they make against the company you buy from. Credit card buying is big business in our





Sue said, "Mrs. Black, if I want to get a credit card, how do I go about it?" "The first thing you need to do," Mrs. Black said, "is to fill out the application for the card. I have some blank forms we can use to practice on. Will you help me give them out, Sue?" Sue and Mrs. Black give out the applications. Then Mrs. Black says, "Let's read over the application to make sure you know all the words on it."

Spears Rollbuck & Co. CREDIT APPLICATION

1. TELL US ABOUT YOURSELF

Full Name First Middle Last Social Security Number | | | | | | | | |

Home Address Number and Street Apt. Number City State Zip Code

Area Code ( ) Home Phone Monthly Rent/Mtge., ☐ Own ☐ Rent Date of Birth / /

2. TELL US ABOUT YOUR INCOME

Present Employer or Business

Business Phone	Position	Annual Income

3. TELL US ABOUT YOUR CREDIT REFERENCES

	Bank Name and Address	Account Number
Savings Account		
Checking Account		

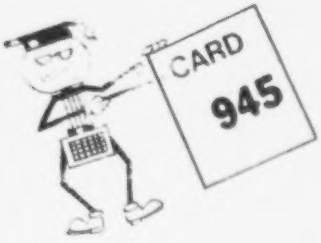
List below all outstanding indebtedness. Include credit cards.

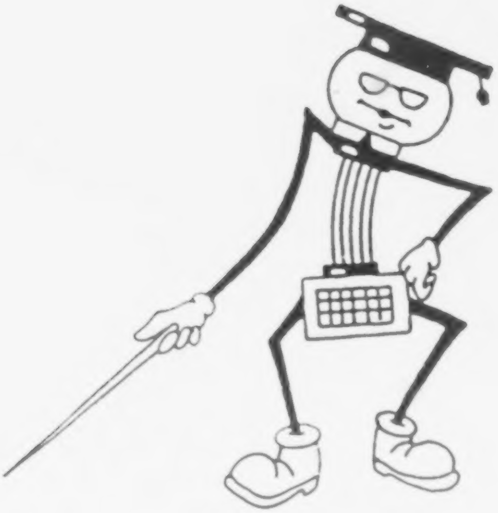
Name and Address	Account Number	Credit Limit	Balance	Monthly Payments

I have completely and correctly answered all the questions on this application.

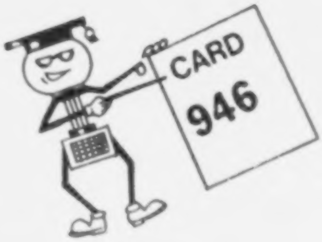
During the review of my application the credit bureau may obtain a consumer report on me and if the application is approved the credit bureau may at any time in the future obtain additional consumer reports to review my account. I have the right to ask for the name and address of the consumer reporting agency which gave the credit bureau the consumer report.

Applicant Sign Here X ________________________ Date __________
(Full Signature)





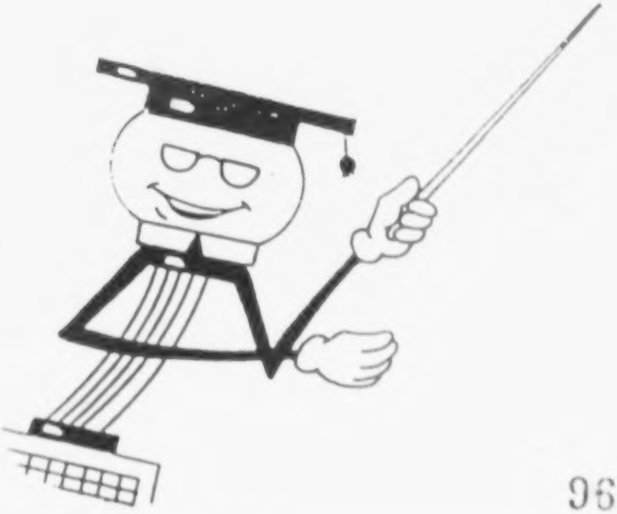
"Students," Mrs. Black said, after again going over the way to apply for a credit card, "remember that when you sign the application for your credit card, you are signing a contract. This contract remains as a binding so long as the account is continued. It covers all use that you make of the credit card account. Read it carefully before you sign it. The law says it must set out these things for you: how you are to make payments; the credit service charge, and after how many days this charge will begin to run. You need to read the agreement carefully before you sign it. Why? Because the law says that placing your signature on it shows that you know what it says and that you agree to it."



Mrs. Black went up to the board and wrote these words:

> You do not have to sign anthing you do not understand. Ask for full information. Be careful if the the seller does not want to explain something that is not clear to you.

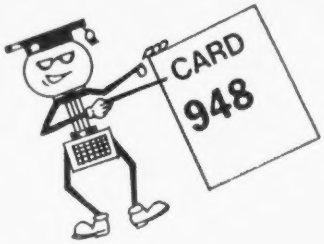
Bob says, "Mrs. Black, would it be a good idea to have the seller write down any special agreement he or she makes with us orally on the contract and then sign it?" "Yes, Bob," Mrs. Black answers. "This is important, because most credit contracts have a sentence or two that says that all promises and agreements not made in writing or print are excluded from the terms of the contract."



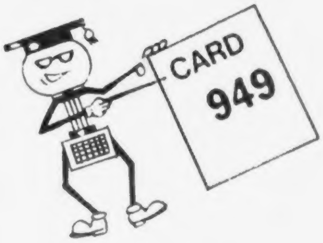
Mrs. Black writes these words on the chalkboard:

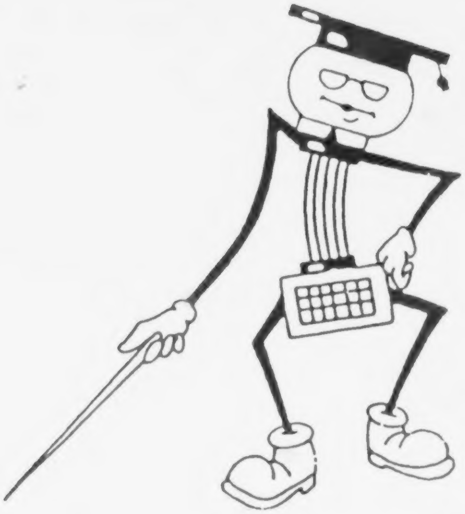
The Truth in Lending Law

Then she tells the students, "Remember, a Truth-in-Lending Law was passed by the federal government to require lenders to tell you beforehand the amount of the finance charge and the annual percentage rate of charge. Why? So that right away, you can tell what the dollar cost of buying on credit will be. It lets you compare the cost of credit from place to place. This will help you get the best credit deal." Bob asks Mrs. Black, "What if we can't make a payment on our credit account?" "Well, Bob," Mrs. Black answers, "there are times when we have to miss a payment, like when we lose our job and have no money or get sick and can't work and so on. It is at times like these when we need a good credit standing. We may be able to get a loan to let us consolidate our bills into one payment, or, we may be able to postpone our payments or make the payments smaller, until things get better."



"How do you go about making payments small?" Sue asks. "First," Mrs. Black says, "you call on the credit manager at the places where you have credit accounts. Tell him or her why you cannot make the payments for the amount you agreed on, because you are sick, have medical expenses, are out of work, have a family emergency or other good reason. Talk it over with the credit manager, so he or she can figure out what can be done to help get you over the bad time. When you and the manager decide what to do, you need to try hard to carry out any revision of the credit terms that are worked out. If you do, your credit rating won't be hurt."



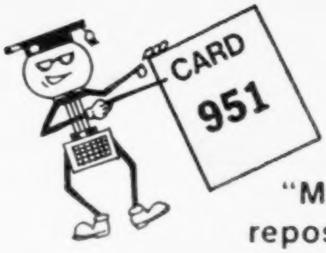


Bob says, "Mrs. Black, what if the credit manager will not work things out with me? Can he take back the things I purchased on credit?" "I am afraid so, Bob," Mrs. Black says. "The contract you sign, provides that if you do not make the payments as you said you would, the seller can take back the things you bought. In some states this requires the seller to make out legal papers first. Most sellers don't want to have to go this far, because having to repossess something cost them time and sometimes money."

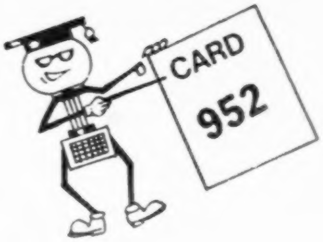
"If I were a seller," Sue said, "it would be better for me to give the buyer more time or reduce the payments, than it would be to take back what I sold. Because, after all, what I would take back would be second hand by then."

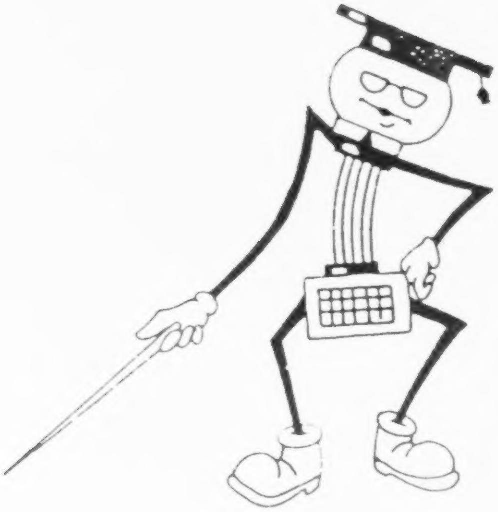
"That's so," Bob says, "if you think the buyer can, and will, pay you what is owed on the credit account, when things get better."

"That's a good point, Bob," Mrs. Black says, "but there may be times when repossession has to be used, like when a family emergency is so bad that there is no way the bill can be paid. If so, you need to return the things bought on credit in a business-like way. Do not make the seller have to come to you, to 'repossess' them. All this will do is hurt your credit rating. Some companies will hold the thing you return for a number of months, until you are able to take up the payments again."



"Mrs. Black," Bob asks, "do I have any rights at all in a repossession?" "Yes, Bob," Mrs. Black answers. "You do have some rights. In most states, when a seller takes back something someone is buying on time, the law says that what was repossessed must be put up for sale at a fair price. Then, if the seller gets more for it than what is owed, the difference has to be given back to the buyer. But since the thing or things being sold are second hand, many times the selling price is not enough to pay off what the buyer owes. In some states the law lets the seller ask the credit buyer to make up any difference between what the repossession sells for and what is owed on it. Most sellers do not go this far. They write off the loss as a business expense."

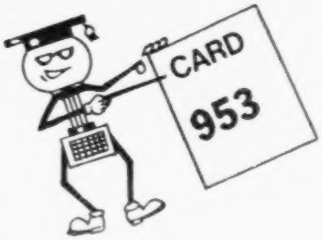




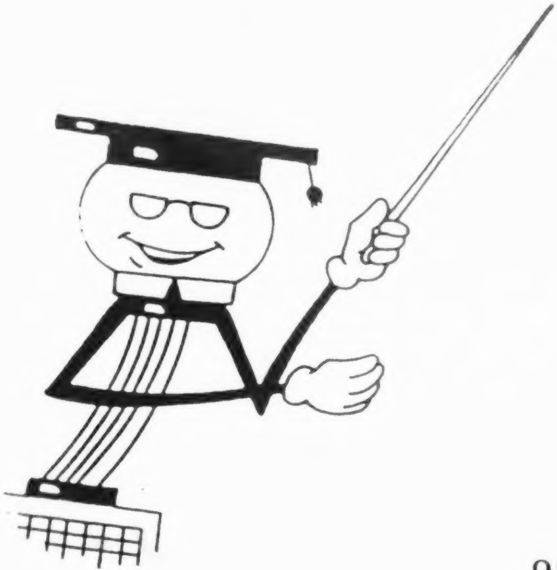
Sue asks, "What about the things I see on T.V. about consumer credit counseling services? Are these good?"

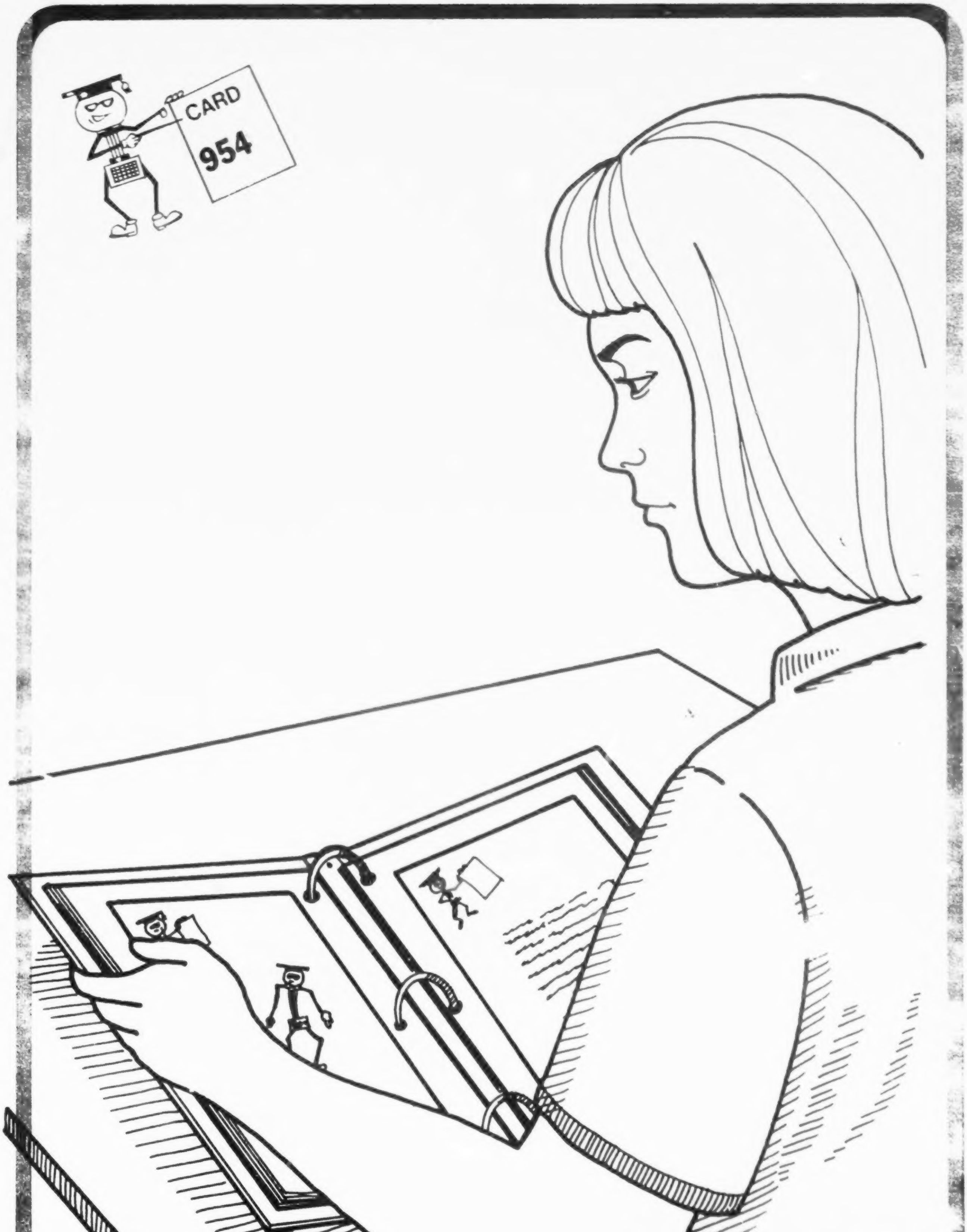
"Yes, Sue," Mrs. Black answers. "Some of these services are good. They can give help for free to many people who are having bad credit times. They get the money they need to keep their doors open from local businesses, banks, and finance companies as a public service. They can help people find ways to keep their 'heads above water' financially."

"Do all cities and towns have a Consumer Credit Counseling Service Office?" asks Sam. "No, Sam," Mrs. Black answers, "they do not. But there are other places that can sometimes help, like the Legal Aid Society, Better Business Bureau, Credit Bureau, and so on. Most of them are ready to try to help those in credit difficulty."



"And how about the ones I see that advertise on T.V. and in the paper, that provide help with credit trouble but charge for the help? Are they O.K.?" asks Bob. "Yes Bob," Mrs. Black says, "many of these services are O.K. But before someone signs up with one, they need to check them out with someone who knows about them, like the Better Business Bureau. And anyway, why pay to get help with credit when you can get if free from places like the Consumer Credit Counseling Service! Remember, the first thing you need to do is to talk over your problem with the seller and the two of you try to work things out together. If you do this, you may not need to call on others to help solve your credit troubles."




CARD
954